



ធនាគារជាតិនៃកម្ពុជា
NATIONAL BANK OF CAMBODIA

ព្រឹត្តិបត្រស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ Economic and Monetary Statistics Bulletin

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Inquiries

For further information about this Monetary and Financial Statistics and related statistics, please contact the Statistics Department, Directorate General of Policy and International Cooperation, National Bank of Cambodia on (855) 23 722 563-1115 or by email at: statistics@nbc.gov.kh.

Forthcoming issues

Issue	Expected
<i>November 2025</i>	<i>12 December 2025</i>

Changes in this issue

This release included Metadata, which focus on definition, compilation method, and the dissemination of monetary and financial statistics data.

These revisions were in accordance with the IMF's recommendation.

Changes in next issue

No change will be made.

Abbreviations

CPI	Consumer Price Index
DTIs	Deposit-Taking Institutions
GDP	Gross Domestic Product
M2	Broad Money
MDI	Microfinance Deposit-Taking Institutions
MFI	Microfinance Institutions
MFS	Monetary and Financial Statistics
MFSMCG	Monetary and Financial Statistics Manual and Compilation Guide
NBC	National Bank of Cambodia
NDTIs	Non-Deposit-Taking Institutions
RPPI	Residential Property Price Index

Rounding

Any discrepancies between totals and the sum of the component aggregates in this publication are due to rounding.

Unit of Currency

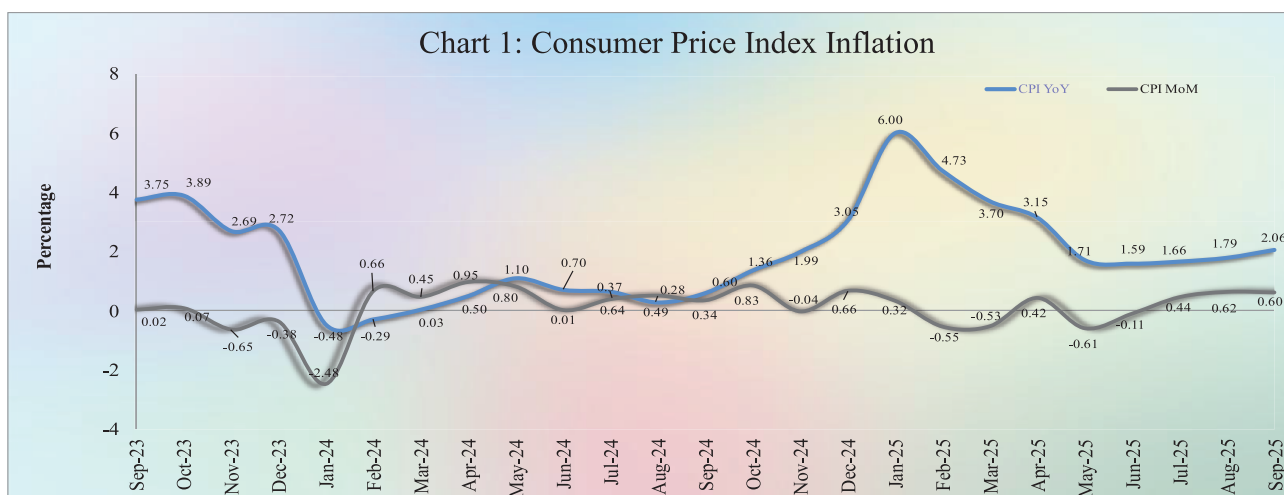
KHR 1 billion = KHR 1,000,000,000

Introduction

Headline consumer price inflation in September 2025 slightly decelerated over the previous month, while the Khmer riel (KHR) continued to depreciate against US dollar. During this period, residents' deposits in the banking sector and credit to private sector increased marginally. In the meantime, international trade in goods showed a deficit.

Consumer Price Index

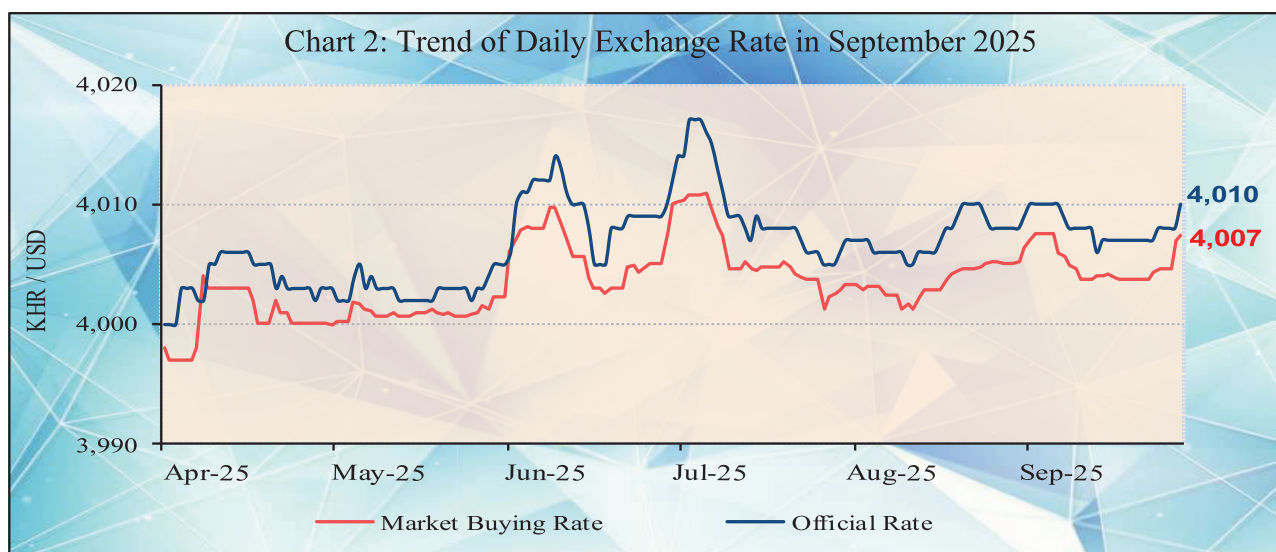
The consumer price inflation in Phnom Penh (month-on-month) slightly drop to 0.6% in September 2025 from 0.62% in August, in which eleven of the twelve group indexes increased, while the remaining one group index declined.



During the same period, the year-on-year percentage change of the CPI for all items rose to 2.1% from 1.8% in August, which was mainly due to the increase in prices of food and non-alcoholic beverages, housing, water, electricity, gas and other fuels, and clothing and footwear.

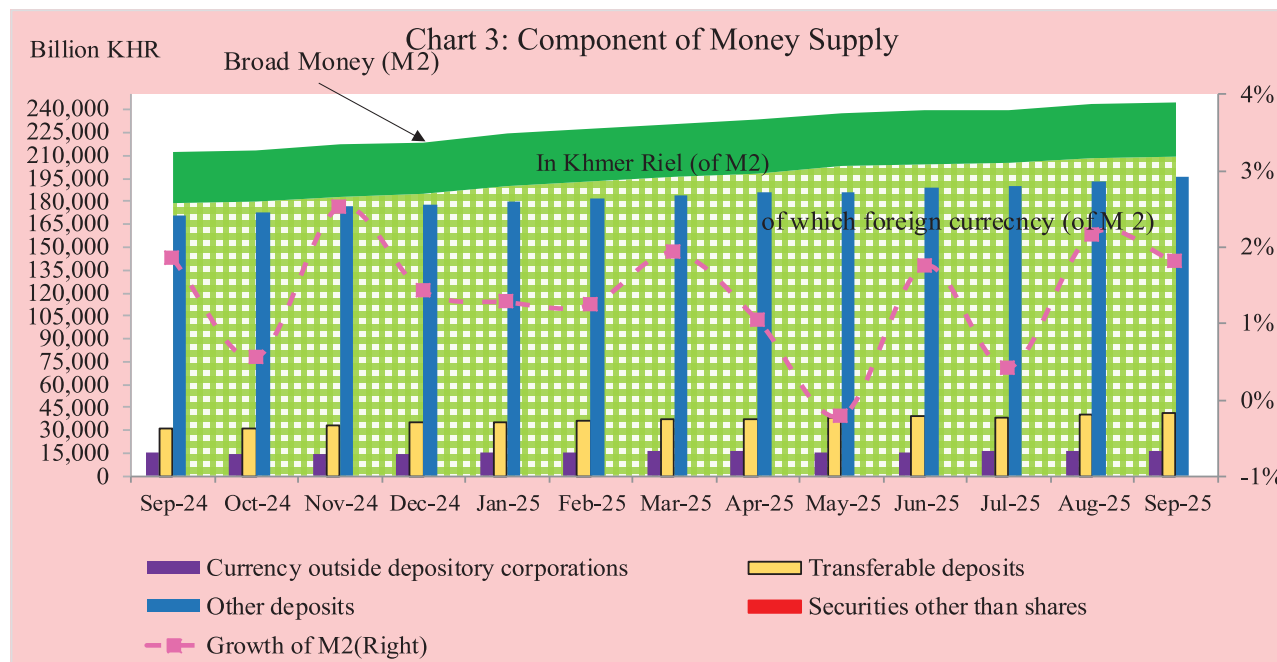
Exchange Rate

The exchange rate (market buying rate) was KHR 4,007 per USD in September 2025, depreciated by 0.06% over August.



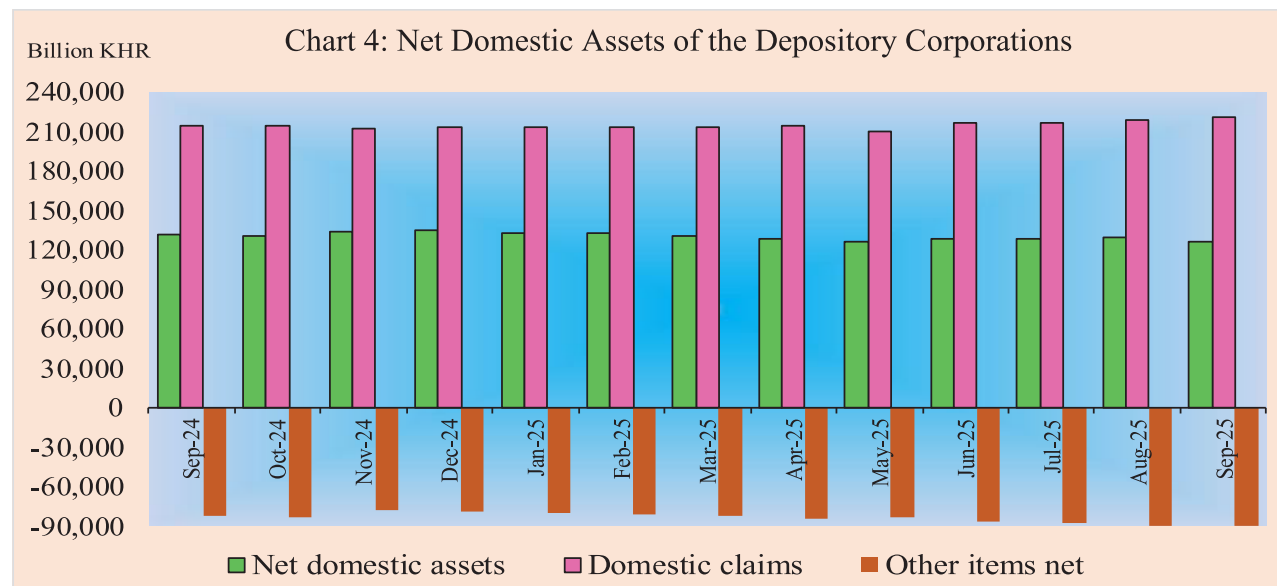
Money Supply

Broad money (M2) increased to KHR 254,792.8 billion in September 2025, increased by 1.8% compared to August. The main components of M2 indicated that transferable deposits rose by 3.4%, other deposits increased by 1.7%, while currency outside depository corporations declined by 0.7%.



Net Domestic Assets of the Depository Corporations

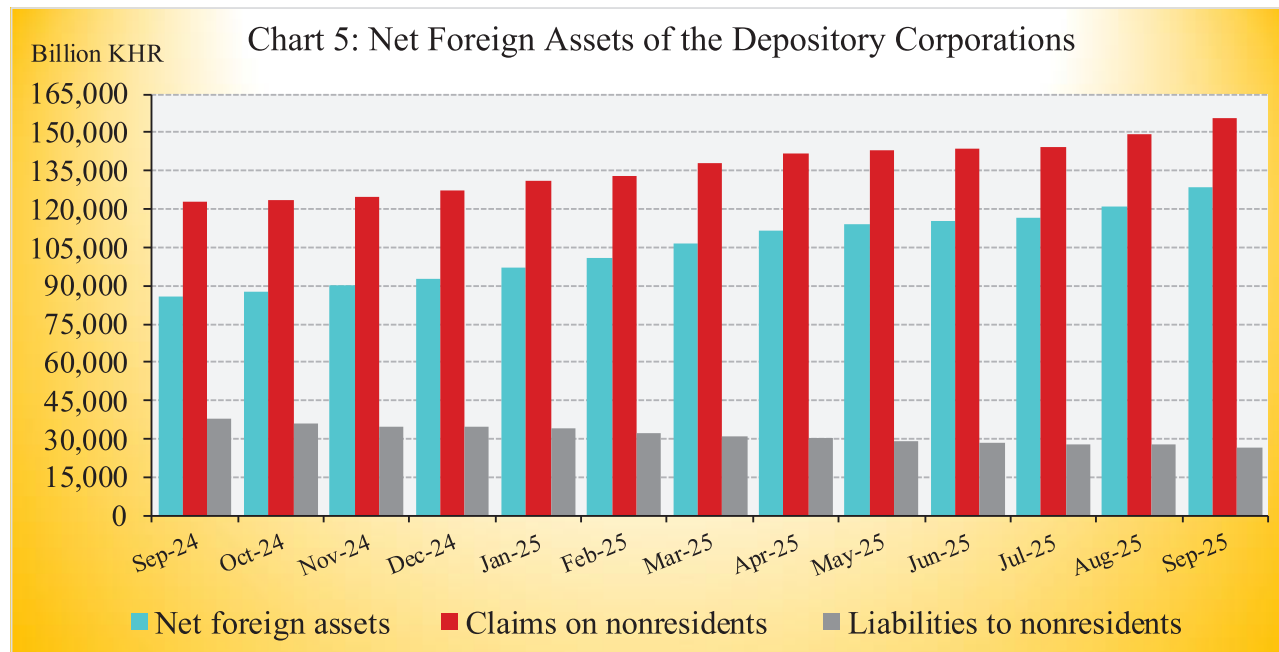
Net domestic assets of the depository corporations decreased by 2.4% to KHR 125,990.8 billion in September 2025 compared to August. This was due to the decline of 6.1% in other items net, while net domestic credit rose by 1.1%.



The reduction in other items net was due to the drop of 19.8% in others, while capital accounts increased by 4.6%. The rise in net domestic credit was due to the increase of 8.4% in net credit to other financial corporations, and 0.9% in credit to private sector, while net credit to nonfinancial public sector declined by 0.3%.

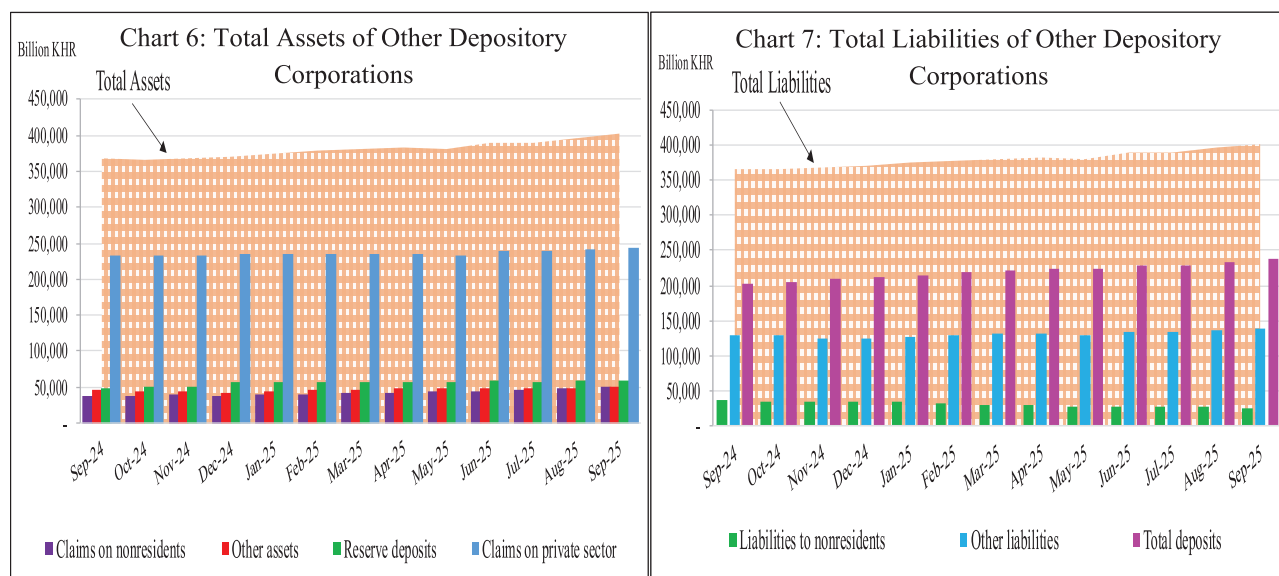
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 128,801.9 billion in September 2025, grew by 6.3% from the previous month. This was due to the respective increase of 4.8% and 3% in gross foreign reserve and other foreign assets, while foreign liabilities declined by 4.8%.



Other Depository Corporations Survey

Total assets of other depository corporations (including commercial banks and microfinance deposit-taking institutions) were KHR 401,962.6 billion, increased by 1.4% in September 2025 compared to the previous month.



Other Financial Corporations Survey

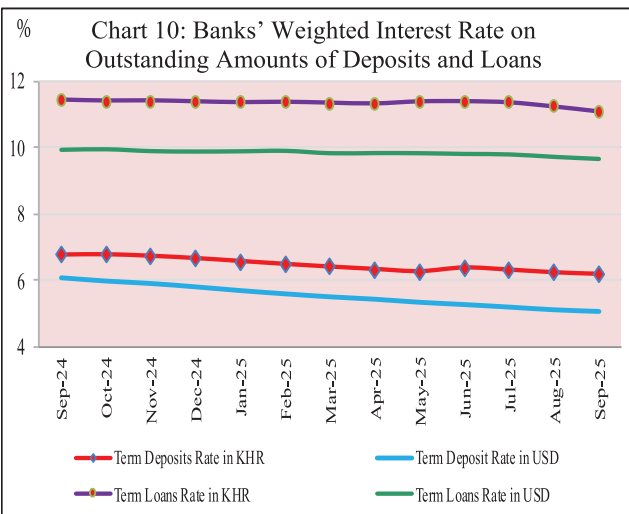
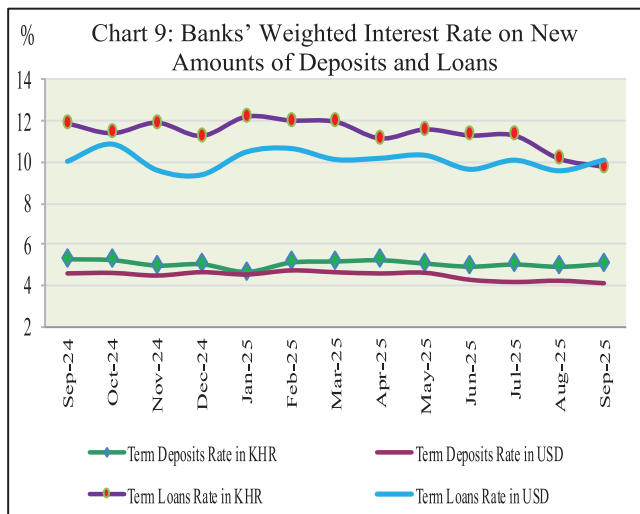
Total assets of other financial corporations (including specialized banks, MFIs, and insurance companies) were KHR 17,714.7 billion, increased by 1% in September 2025 compared to August.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

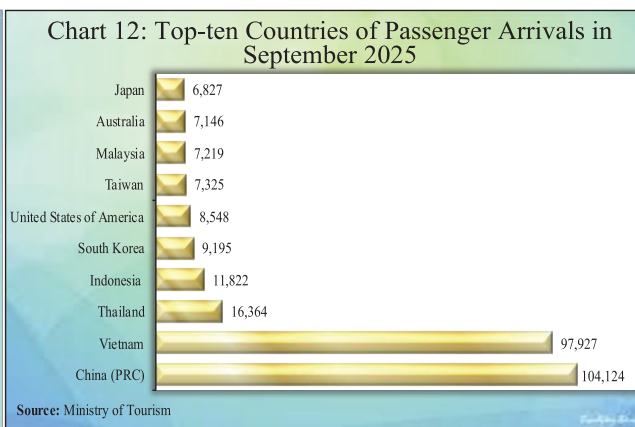
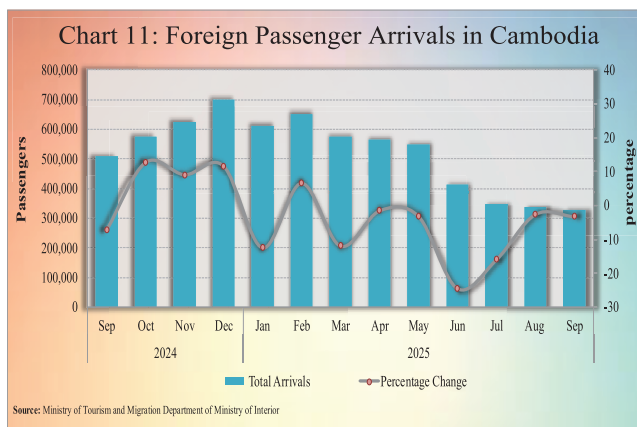
Interest rate on deposits and loans of banking sector in September 2025 showed that the (new amount) weighted average interest rate on term deposits in KHR decreased by 0.13% to 5.06%, and term deposits in USD declined by 0.11% to 4.15%. At the same time, the weighted average interest rate on term loans in KHR declined by 0.39% to 9.81%, while term loans in USD increased by 0.53% to 10.12%.



Foreign Tourist Arrivals

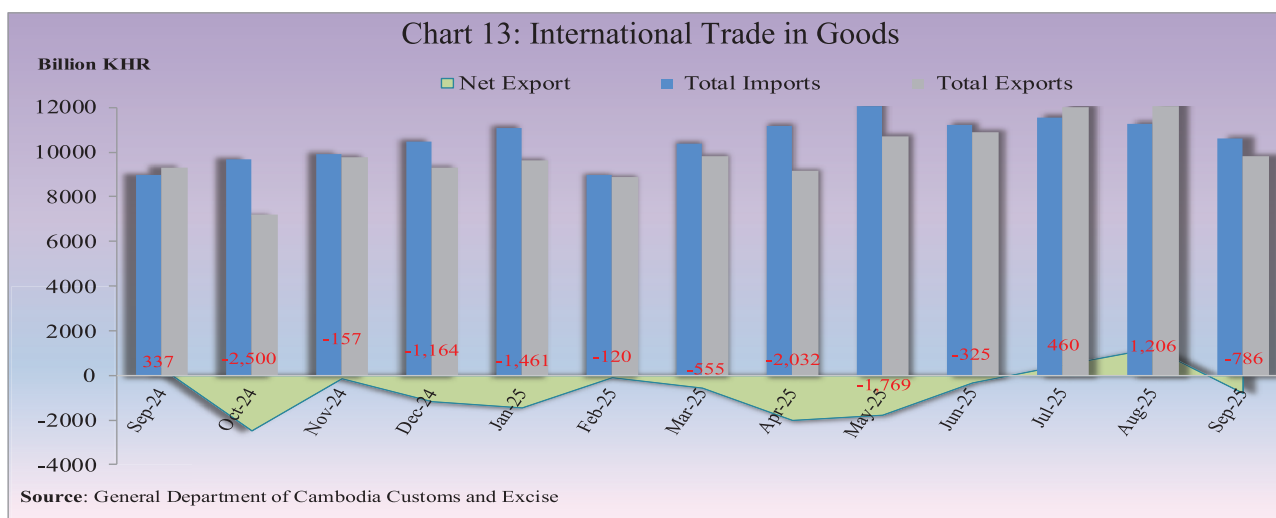
In September 2025, the total number of passenger arrivals was 327,239, declined by 3.3% after the decrease of 2.6% in the previous month. The main purposes of the passenger arrivals in Cambodia were for vacation, and business and professional, which were accounted for 59.1% and 38.9% of the total, respectively.

Most of the foreign passengers were from China P.R.C., Vietnam, Thailand, Indonesia, South Korea, United States of America, Taiwan, Malaysia, Australia, and Japan.



International Trade in Goods

International trade in goods showed a deficit of KHR 786 billion (-7.4%) in September 2025, following the surplus of KHR 1,206 billion (10.7%) in August 2025.



The major components of total exports were Garment, Other Textile Products, Footwear, Fish and other agricultural products, Electrical Part, Wood Products, Rice, Rubber, Bicycle, and Vehicle parts. In addition, the major components of total imports were Fabric, Oil, Vehicle, Equipment Construction, Food and Beverage, Steel, Garment, Other Electronic Equipment, Medicine, Cigarette, and Fertilizer.

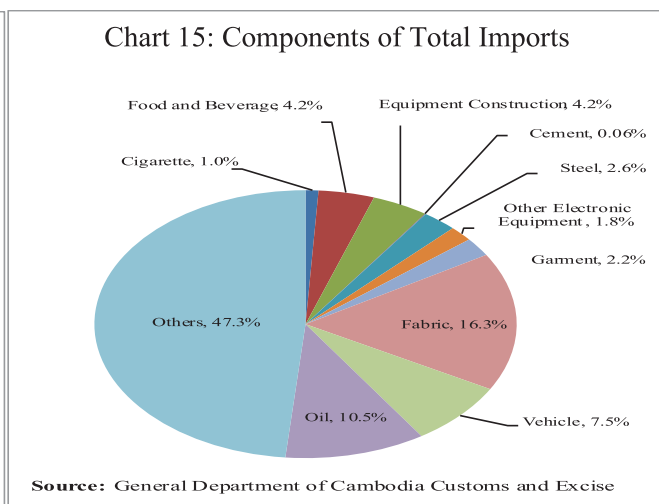
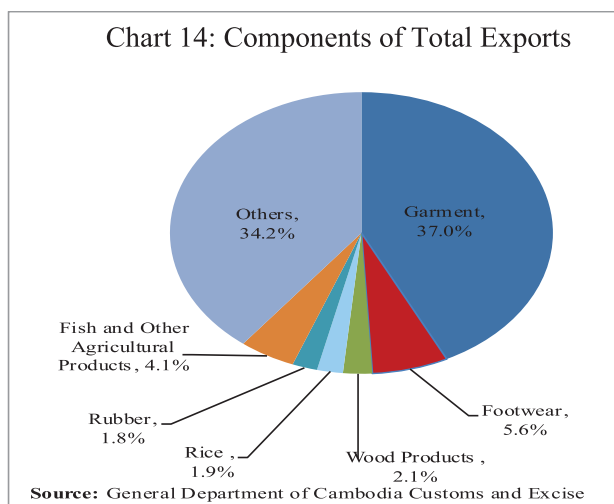


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	May-25	Jun-25	Jul-25	Aug-25	Sep-25
CPI (all items)	207.03	206.80	207.72	209.00	210.26
Food and Non-Alcoholic Beverages	260.83	260.18	262.26	264.68	266.05
Alcoholic Beverages, Tobacco and Narcotics	186.73	186.87	187.34	187.54	187.67
Clothing and Footwear	193.80	193.84	195.18	196.63	197.55
Housing, Water, Electricity, Gas and other Fuels	143.28	143.48	143.14	144.44	144.79
Furnishings and Household Maintenance	166.85	166.94	167.40	167.72	167.92
Health	143.82	143.40	143.58	143.78	142.97
Transport	120.18	122.41	121.46	121.10	122.06
Communication	66.60	66.63	66.66	66.64	66.67
Recreation and Culture	134.13	134.56	135.62	135.42	135.82
Education	179.93	179.93	180.66	181.39	181.98
Restaurants	330.87	326.72	327.33	326.50	334.05
Miscellaneous Goods and Services	175.36	175.58	176.21	176.62	176.91
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	-0.61	-0.11	0.44	0.62	0.60
Food and Non-Alcoholic Beverages	-0.78	-0.25	0.80	0.92	0.52
Alcoholic Beverages, Tobacco and Narcotics	-0.29	0.08	0.25	0.11	0.07
Clothing and Footwear	-0.54	0.02	0.69	0.74	0.47
Housing, Water, Electricity, Gas and other Fuels	-0.37	0.14	-0.24	0.91	0.24
Furnishings and Household Maintenance	-0.21	0.06	0.27	0.19	0.12
Health	-0.49	-0.30	0.13	0.14	-0.56
Transport	-0.20	1.85	-0.77	-0.30	0.79
Communication	-0.06	0.05	0.05	-0.03	0.05
Recreation and Culture	-0.80	0.33	0.79	-0.15	0.30
Education	0.00	0.00	0.40	0.40	0.33
Restaurants	-0.48	-1.25	0.19	-0.26	2.31
Miscellaneous Goods and Services	-0.29	0.12	0.36	0.23	0.17
2.2 Year on Year Change (%)					
CPI (all items)	1.71	1.59	1.66	1.79	2.06
Food and Non-Alcoholic Beverages	2.43	2.49	3.03	3.19	2.84
Alcoholic Beverages, Tobacco and Narcotics	2.08	1.89	2.15	1.82	1.69
Clothing and Footwear	5.20	4.69	4.69	4.67	3.88
Housing, Water, Electricity, Gas and other Fuels	1.66	1.65	1.09	1.59	1.66
Furnishings and Household Maintenance	1.92	1.88	1.84	1.74	1.40
Health	-0.08	-2.66	-2.75	-3.03	-1.41
Transport	-3.84	-2.08	-3.84	-3.32	0.23
Communication	0.10	0.24	0.24	0.19	0.12
Recreation and Culture	1.59	1.85	1.72	1.28	1.04
Education	2.27	2.27	2.68	2.73	2.42
Restaurants	1.35	-0.50	-0.84	-1.25	0.48
Miscellaneous Goods and Services	2.46	2.44	2.57	2.42	2.21
3. Three-month moving average CPI (All Items)	207.58	207.37	207.18	207.84	208.99
Year on Year Change (%)	2.85	2.15	1.65	1.68	1.84
4. Twelve-month moving average CPI (All Items)	207.05	207.32	207.61	207.91	208.27
Year on Year Change (%)	2.31	2.38	2.47	2.59	2.72

Source: National Institute of Statistics

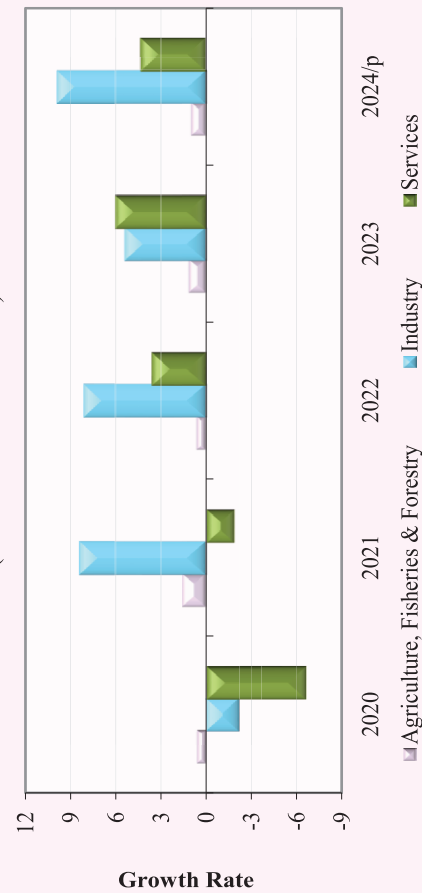
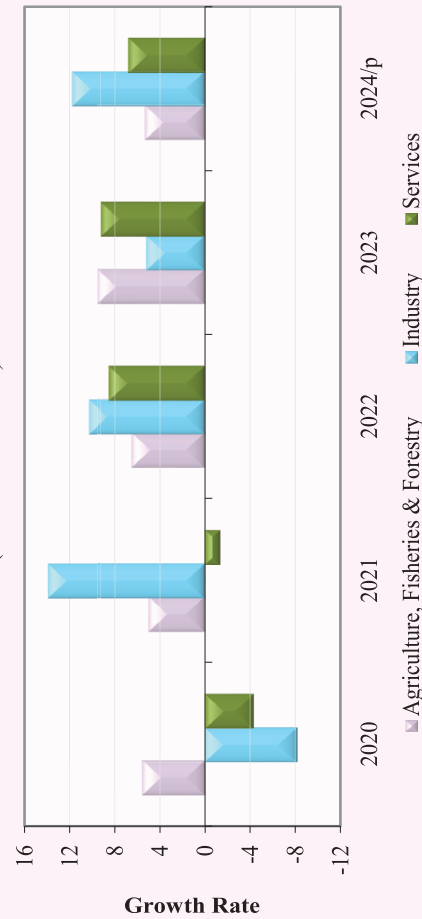
Table 2: Consumer Items Showing Price Increased in September 2025

No.	Description	Weight	Index			Percentage Change	
			Sep-24	Aug-25	Sep-25	Monthly	Yearly
1	DIESEL	0.144	115.96	112.44	115.35	2.6	-0.5
2	RESTAURANTS AND HOTELS	5.861	332.46	326.50	334.05	2.3	0.5
3	GASOLINE	4.969	97.15	93.41	95.48	2.2	-1.7
4	FRUIT VEGETABLES	1.138	417.13	436.22	442.83	1.5	6.2
5	PULSES/LEGUMES	0.413	295.71	305.00	309.54	1.5	4.7
6	ROOT VEGETABLES	0.456	327.59	337.67	342.10	1.3	4.4
7	DAIRY PRODUCTS	1.552	185.38	194.01	196.41	1.2	6.0
8	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	156.02	154.01	155.78	1.1	-0.2
9	TUBERS AND MUSHROOMS	0.439	248.45	249.13	251.88	1.1	1.4
10	FOOD PRODUCTS NEC	1.404	268.22	273.80	276.18	0.9	3.0
11	FRESH FRUITS	4.094	282.37	291.51	293.66	0.7	4.0
12	LIQUID FUELS	0.099	162.53	160.65	161.83	0.7	-0.4
13	SOLID FUELS	1.475	263.40	261.80	263.71	0.7	0.1
14	NOODLES	1.008	257.01	269.32	271.21	0.7	5.5
15	OTHER GRAINS	0.090	376.16	400.88	403.55	0.7	7.3
16	CLOTHING MATERIALS	0.334	214.34	223.27	224.72	0.6	4.8
17	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	184.22	191.91	193.15	0.6	4.9
18	TRANSPORT SERVICES	0.812	169.67	168.81	169.85	0.6	0.1
19	LEAF AND STALK VEGETABLES (FRESH)	2.031	267.02	267.68	269.31	0.6	0.9
20	CHICKEN (FRESH)	1.303	243.18	255.10	256.61	0.6	5.5
21	DRIED NUTS AND EDIBLE SEEDS	0.556	257.36	257.08	258.59	0.6	0.5
22	BREAD	0.173	265.87	284.89	286.56	0.6	7.8
23	PROCESSED FISH AND SEAFOOD	1.646	318.23	329.39	331.23	0.6	4.1
24	FOOTWEAR	0.641	207.62	216.47	217.61	0.5	4.8
25	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	170.73	176.96	177.89	0.5	4.2
26	OTHER CLOTHING (BOTH SEXES)	0.222	160.17	163.37	164.21	0.5	2.5
27	CLOTHING FOR WOMEN AND GIRLS	1.065	186.39	191.72	192.68	0.5	3.4
28	OILS AND FATS	0.920	242.84	247.40	248.60	0.5	2.4
29	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	273.29	279.21	280.53	0.5	2.7
30	BISCUITS/ COOKIES	0.280	188.58	191.75	192.65	0.5	2.2
31	FISH (FRESH)	7.435	278.11	285.37	286.67	0.5	3.1
32	FRESH EGGS	1.013	168.97	166.10	166.81	0.4	-1.3
33	LOCALLY PROCESSED MEAT	0.276	278.09	283.11	284.26	0.4	2.2
34	BICYCLES	0.103	150.33	152.99	153.58	0.4	2.2
35	DUCK (FRESH)	0.319	232.10	236.95	237.86	0.4	2.5
36	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	176.70	185.56	186.26	0.4	5.4
37	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	314.14	319.36	320.51	0.4	2.0
38	HOUSEHOLD TEXTILES	0.015	216.39	223.54	224.33	0.4	3.7
39	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	149.28	150.03	150.54	0.3	0.8
40	EDUCATION	1.174	177.68	181.39	181.98	0.3	2.4

Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2014 Prices					At Current Prices				
	2020	2021	2022	2023	2024/p	2020	2021	2022	2023	2024/p
GDP in Billion KHR	125,987	129,880	136,543	143,380	152,053	142,503	150,793	161,972	174,027	188,766
GDP in Million USD	31,240	31,964	33,446	34,877	37,295	34,835	36,726	39,491	42,332	46,300
GDP % Growth Rate	-3.6	3.1	5.1	5.0	6.0	-4.4	5.8	8.8	7.4	8.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	0.6	1.5	0.6	1.1	1.0	5.6	5.0	6.5	9.5	5.3
Industry	-2.2	8.4	8.2	5.4	9.9	-8.2	13.9	10.3	5.2	11.8
Services	-6.7	-1.8	3.6	6.0	4.3	-4.3	-1.4	8.5	9.2	6.8
GDP Per Capita in Million KHR	7.7	7.8	8.1	8.4	8.8	8.7	9.1	9.7	10.2	10.9
GDP Per Capita in USD	1,912	1,926	1,986	2,041	2,154	2,132	2,213	2,345	2,477	2,674

Chart 1: GDP by Economic Activity
(At Constant 2014 Prices)Chart 2: GDP by Economic Activity
(At Current Prices)

p/: preliminary estimates

Source: National Institute of Statistics

Table 4: Residential Property Price Index (RPPI)

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Residential Property Price Index (2020 =100)															
Overall RPPI	106.7	105.4	105.0	104.2	104.3	105.5	103.6	103.0	101.0	100.7	100.7	100.8	102.4	103.4	104.0
RPPI in Phnom Penh	108.5	107.3	106.5	105.8	105.8	106.9	105.0	104.5	102.9	102.5	101.9	101.4	102.8	103.6	104.3
RPPI in Other Provinces	95.6	94.0	95.1	93.8	94.7	96.3	94.2	93.0	89.5	89.9	92.1	95.2	97.9	99.8	100.0
Month on Month Change (%)															
Overall RPPI	1.1	-1.2	-0.3	-1.3	-0.7	1.5	0.0	-0.6	-1.9	-0.3	-0.1	0.1	1.6	1.0	0.5
RPPI in Phnom Penh	1.3	-1.1	-0.2	-1.2	-1.3	1.2	0.1	-0.5	-1.6	-0.4	-0.5	-0.5	1.3	0.9	0.6
RPPI in Other Provinces	0.1	-1.7	-0.8	-1.7	2.4	3.1	-0.8	-1.2	-3.8	0.4	2.5	3.3	2.9	1.9	0.1
Year on Year Change (%)															
Overall RPPI	-3.3	-5.0	-4.9	-5.0	-3.9	-2.0	-4.5	-4.4	-5.6	-4.3	-4.6	-4.6	-4.1	-1.9	-0.9
RPPI in Phnom Penh	-2.9	-4.6	-4.4	-4.3	-3.1	-1.4	-4.2	-3.7	-4.3	-3.0	-4.2	-5.7	-5.3	-3.4	-2.1
RPPI in Other Provinces	-4.2	-6.0	-6.9	-8.2	-7.2	-4.9	-5.6	-8.3	-12.3	-10.9	-6.3	1.1	2.4	6.2	5.1

Note:

- The methodology used to generate the RPPI index is the time-dummy hedonic method, which complies with the IMF's RPPI Practical Compilation Guide published in 2020 (<https://www.imf.org/en/Data/Statistics/RPPI-guide>).
- The methodology for the RPPI has been improved which has led to a revision to the previously published data for the RPPI.

*Revised data

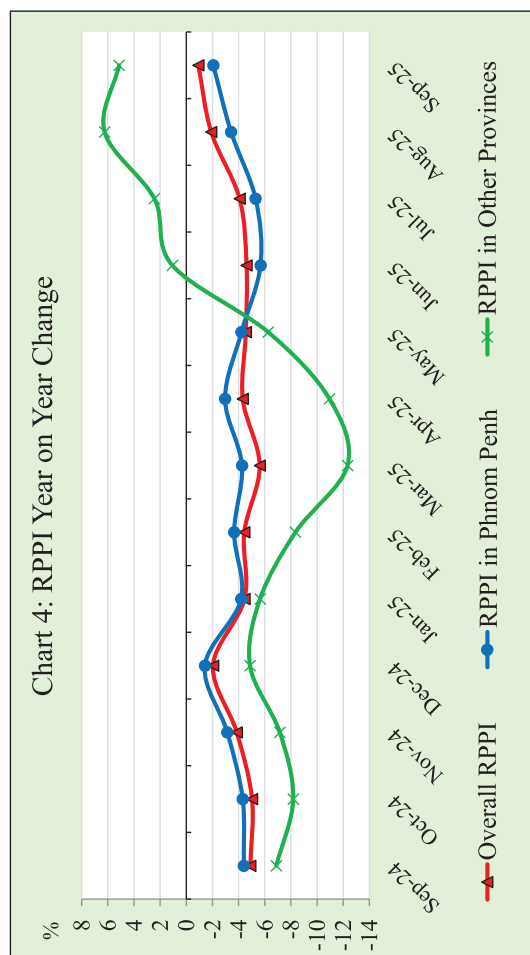
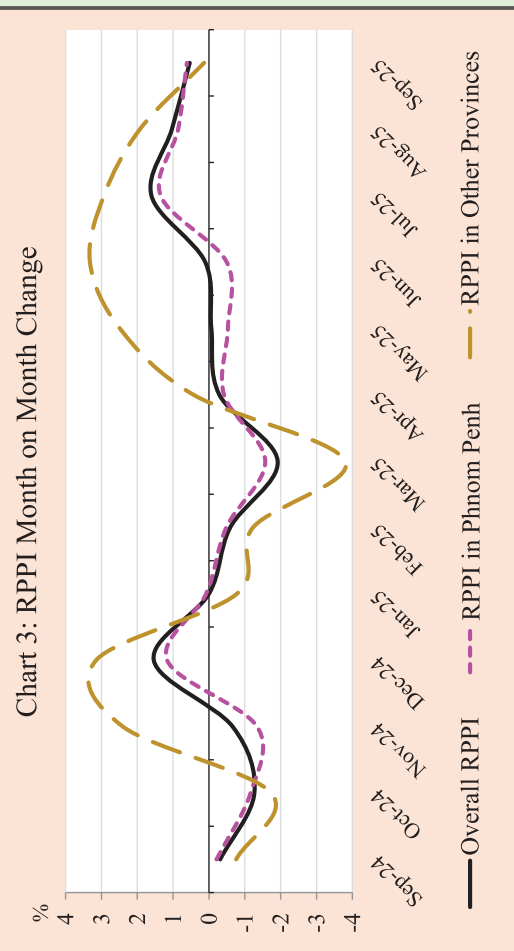


Table 5: Investment Projects Approved by Sectors

(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Health care (hospital)		Agro-Industry		Civil Engineering		Infrastructure		Mines		Other		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2019																								
Total	2	29.5	163	729.7	-	-	18	5,461.1	4	160.4	-	-	-	-	-	-	7	784.8	-	-	4	14.6	194	7,180.2
2020																								
Total	4	83.7	132	1049.0	1	102.0	6	3850.5	6	1742.7	-	-	-	-	-	-	3	601.7	-	-	2	99.8	154	7,529.5
2021																								
Total	1	11.2	127	1716.8	-	-	2	127.8	6	1742.7	-	-	-	-	-	-	2	9.9	-	-	6	94.0	144	3,702.6
2022																								
Total	3	61.3	145	1,326.4	1	27.5	3	461.4	1	389.4	-	-	-	-	-	-	6	103.7	1	13.0	12	1411.3	172	3,794.1
2023																								
Total	5	127.0	223	2,071.2	-	-	2	37.5	4	768.1	-	-	-	-	-	-	2	1,390.0	-	-	1	5.5	237	4,399.3
2024																								
Q2	1	5.5	71	460.2	-	-	-	-	1	65.5	-	-	-	-	-	-	-	-	-	-	2	85.0	75	616.3
Q3	1	25.5	104	1,473.6	-	-	-	-	1	7.3	-	-	-	-	-	-	-	-	-	-	3	46.2	109	1,552.6
Q4	1	5.2	86	586.9	-	-	1	70.0	1	10.9	-	-	-	-	-	-	1	15.0	1	13.0	2	35.6	93	736.7
Total	7	102.9	345	3,067.3	2	137.2	3	658.9	4	525.3	-	-	-	-	-	-	2	123.8	1	13.0	13	223	377	4,851.6
2025																								
Q1	-	-	199	1,708.8	-	-	-	-	3	248.2	-	-	-	-	-	-	-	-	1	6.5	6	87.2	209	2,050.7
Q2	1	120.2	251	2,172.0	-	-	1	40.5	4	1,362.3	-	-	-	-	-	-	2	17.6	-	-	-	-	259	3,712.5
Total	1	120.2	450	3880.8	-	-	1	40.5	7	1,610.5	-	-	-	-	-	-	2	17.6	1	6.5	6	87.2	468	5,763.3

Chart 5: Investment Fixed Assets by Sectors

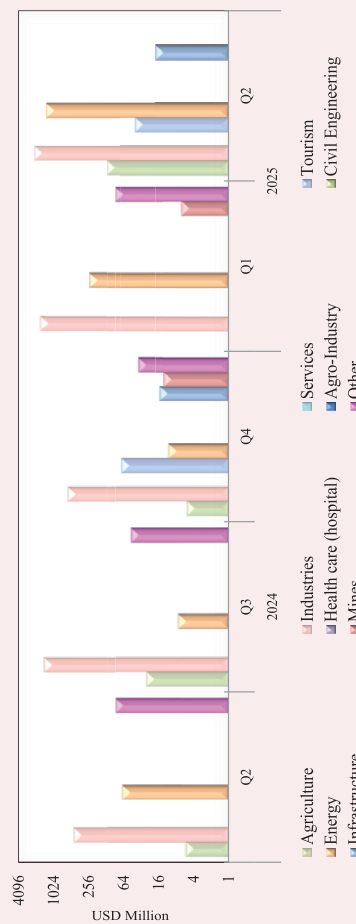
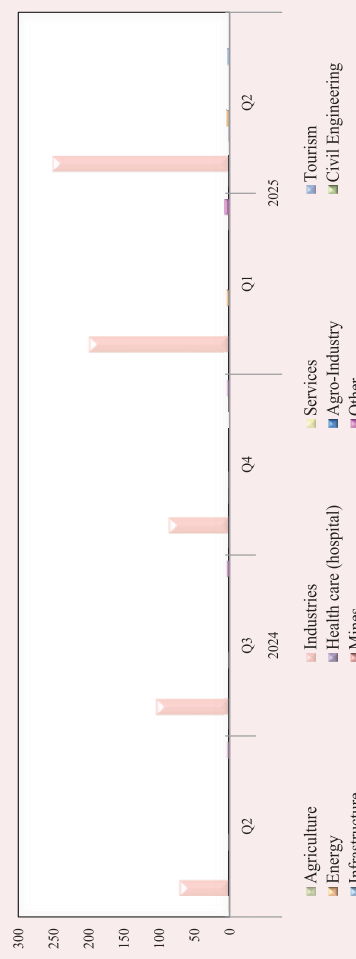


Chart 6: Number of Investment Projects by Sectors



Source: Council for the Development of Cambodia (Classification ISIC)

Included CIB, SEZ (2021), EXP and SUB-COM(2025)

* Revised data

Table 6: Investment Projects Approved by Major Countries*

(In Million USD)

Country	2023		2024				2025	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Cambodia	140.9	676.9	1,278.4	79.2	50.4	132.9	317.5	1,041.6
China	1,839.7	292.7	486.2	358.6	1,143.7	459.1	1,222.8	1,985.9
Korea	4.3	-	9.5	5.0	-	-	-	11.1
United States	10.1	-	10.0	1.5	10.5	5.7	4.4	19.9
Thailand	-	-	-	-	-	15.6	-	-
Vietnam	-	-	49.0	11.2	11.6	5.2	41.3	132.7
Malaysia	91.2	-	6.1	-	38.6	-	1.9	5.7
Singapore	86.2	20.5	48.7	25.0	113.9	60.3	73.1	378.7
Taiwan	46.2	11.5	24.3	18.5	25.1	6.6	5.2	-
Australia	-	-	-	5.7	-	-	2.6	-
England	-	-	-	-	-	-	13.9	25.4
Japan	-	2.7	-	1.2	38.5	-	-	-
Hong Kong	52.5	25.6	33.7	90.0	105.6	19.2	320.1	89.0
Philippines	-	-	-	-	5.2	-	-	-
Others	90.0	-	-	20.4	9.5	32.0	97.9	22.6
Total	2,361.2	1,029.9	1,946.0	616.3	1,552.6	736.7	2,100.7	3,712.5
(Share of Total)								
Cambodia	6.0	65.7	65.7	12.8	3.2	18.0	15.1	28.1
China	77.9	28.4	25.0	58.2	73.7	62.3	58.2	53.5
Korea	0.2	-	0.5	0.8	-	-	-	0.3
United States	0.4	-	0.5	0.3	0.7	0.8	0.2	0.5
Thailand	-	-	-	-	-	2.1	-	-
Vietnam	-	-	2.5	1.8	0.7	0.7	2.0	3.6
Malaysia	3.9	-	0.3	-	2.5	-	0.1	0.2
Singapore	3.7	2.0	2.5	4.1	7.3	8.2	3.5	10.2
Taiwan	2.0	1.1	1.2	3.0	1.6	0.9	0.2	-
Australia	-	-	-	0.9	-	-	0.1	-
England	-	-	-	-	-	-	0.7	0.7
Japan	-	0.3	-	0.2	2.5	-	-	-
Hong Kong	2.2	2.5	1.7	14.6	6.8	2.6	15.2	2.4
Philippines	-	-	-	-	0.3	-	-	-
Others	3.8	-	-	3.3	0.6	4.3	4.7	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Fixed Assets

Source: Council for the Development of Cambodia (Cambodian Investment Board)

Table 7: Daily Exchange Rate in Sep 2025

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,005	4,015	4,010	4,008	0.2	0.0
2	4,006	4,016	4,011	4,009	1.2	0.0
3	4,007	4,017	4,012	4,010	0.7	0.0
4	4,008	4,017	4,013	4,010	0.5	0.0
5	4,008	4,017	4,012	4,010	-0.1	0.0
6	4,008	4,017	4,012	4,010	0.0	0.0
7	4,008	4,017	4,012	4,010	0.0	0.0
8	4,006	4,016	4,011	4,010	-1.5	0.0
9	4,006	4,016	4,011	4,009	-0.3	0.0
10	4,005	4,015	4,010	4,008	-0.8	0.0
11	4,005	4,014	4,009	4,008	-0.3	0.0
12	4,004	4,014	4,009	4,008	-0.8	0.0
13	4,004	4,014	4,009	4,008	0.0	0.0
14	4,004	4,014	4,009	4,008	0.0	0.0
15	4,004	4,014	4,009	4,006	0.2	0.0
16	4,004	4,014	4,009	4,007	0.0	0.0
17	4,004	4,014	4,009	4,007	0.1	0.0
18	4,004	4,014	4,009	4,007	-0.2	0.0
19	4,004	4,014	4,009	4,007	-0.2	0.0
20	4,004	4,014	4,009	4,007	0.0	0.0
21	4,004	4,014	4,009	4,007	0.0	0.0
22	4,004	4,014	4,009	4,007	0.0	0.0
23	4,004	4,014	4,009	4,007	0.0	0.0
24	4,004	4,014	4,009	4,007	0.0	0.0
25	4,004	4,015	4,010	4,007	0.6	0.0
26	4,005	4,015	4,010	4,008	0.3	0.0
27	4,005	4,015	4,010	4,008	0.0	0.0
28	4,005	4,015	4,010	4,008	0.0	0.0
29	4,007	4,018	4,013	4,008	2.4	0.1
30	4,007	4,018	4,013	4,010	0.4	0.0
Average Rate	4,005	4,015	4,010	4,008	0.1	0.0

* Spread of Daily Purchasing Market Rate

Table 8: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
Dec-17	4,037	0.07	4,046	4,042	4,037
Dec-18	4,027	-0.27	4,039	4,033	4,018
Dec-19	4,079	0.12	4,089	4,084	4,075
Dec-20	4,069	0.00	4,084	4,077	4,045
Dec-21	4,109	0.17	4,118	4,114	4,074
Dec-22	4,113	0.07	4,123	4,118	4,117
2023					
Dec	4,080	-0.80	4,090	4,085	4,085
2024					
Jan	4,080	0.00	4,091	4,086	4,083
Feb	4,064	-0.39	4,073	4,069	4,069
Mar	4,040	-0.59	4,049	4,045	4,041
Apr	4,063	0.57	4,074	4,069	4,064
May	4,093	0.74	4,107	4,100	4,093
Jun	4,109	0.39	4,119	4,114	4,110
Jul	4,106	-0.07	4,115	4,111	4,108
Aug	4,058	-1.17	4,069	4,064	4,057
Sep	4,056	-0.05	4,070	4,063	4,061
Oct	4,063	0.17	4,073	4,068	4,063
Nov	4,025	-0.94	4,040	4,033	4,028
Dec	4,024	-0.02	4,035	4,030	4,025
2025					
Jan	4,018	-0.15	4,032	4,025	4,024
Feb	4,008	-0.25	4,020	4,014	4,011
Mar	3,996	-0.30	4,008	4,002	4,000
Apr	4,000	0.10	4,011	4,006	4,003
May	4,002	0.06	4,012	4,007	4,005
Jun	4,008	0.13	4,019	4,013	4,010
Jul	4,003	-0.12	4,012	4,008	4,006
Aug	4,005	0.05	4,015	4,010	4,008
Sep	4,007	0.06	4,018	4,013	4,010

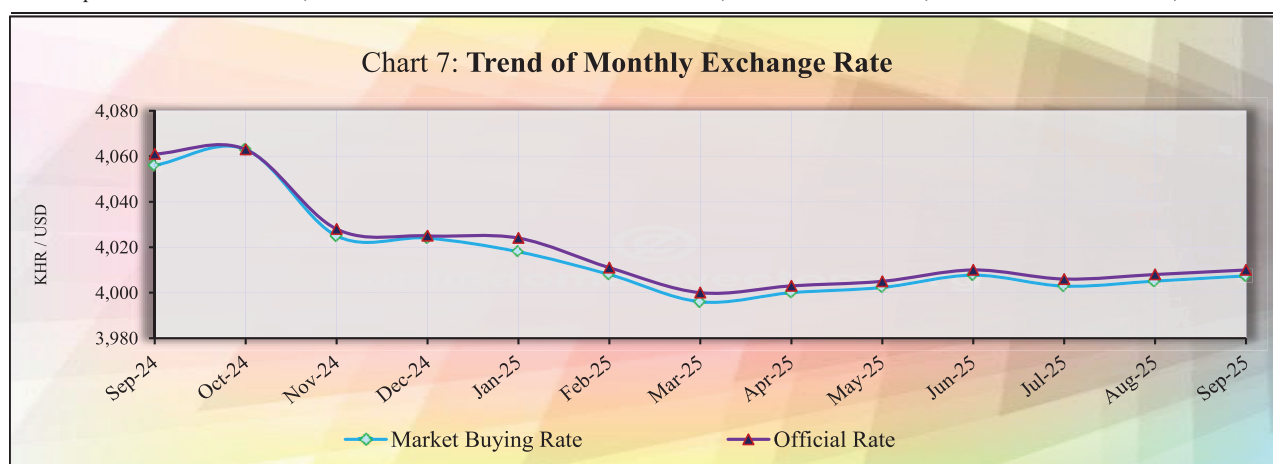


Table 9: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	British Pounds	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singapore Dollar	Thai Baht	Vietnamese Dong	China Yuan
	1	1	1	100	1	1000	1	100	1	1	1000	1
Dec-18	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174	584
Dec-19	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176	583
Dec-20	5,826	4,045	4,962	3,908	5,465	287	1,000	8,423	3,049	135	175	619
Dec-21	5,702	4,074	4,614	3,541	5,499	286	977	7,992	3,015	122	179	639
Dec-22	5,479	4,117	4,378	3,079	4,956	263	931	7,392	3,053	119	174	591
2023												
Nov	5,487	4,115	4,523	2,793	5,226	267	885	7,431	3,091	118	170	578
Dec	5,481	4,085	4,541	2,899	5,231	265	887	7,363	3,102	120	168	575
2024												
Jan	5,427	4,083	4,419	2,769	5,181	259	864	7,239	3,048	116	167	569
Feb	5,406	4,069	4,401	2,699	5,142	260	854	7,240	3,022	113	165	565
Mar	5,354	4,041	4,361	2,670	5,094	255	854	7,190	2,994	111	163	559
Apr	5,354	4,064	4,349	2,610	5,085	250	852	7,047	2,987	110	160	561
May	5,417	4,093	4,425	2,606	5,199	252	870	6,981	3,028	111	161	565
Jun	5,402	4,110	4,391	2,559	5,191	251	871	6,996	3,028	111	161	565
July	5,447	4,108	4,448	2,654	5,282	252	890	7,008	3,057	114	162	567
Aug	5,470	4,057	4,497	2,804	5,350	263	938	7,208	3,115	119	163	571
Sep	5,497	4,061	4,525	2,838	5,431	269	986	7,245	3,165	125	165	579
Oct	5,395	4,063	4,395	2,651	5,285	258	927	6,973	3,068	121	160	570
Nov	5,292	4,028	4,243	2,654	5,096	254	906	6,866	2,997	117	159	555
Dec	5,249	4,025	4,192	2,549	5,058	250	900	6,959	2,964	118	158	551
2025												
Jan	5,252	4,024	4,194	2,603	5,009	248	916	6,904	2,981	119	161	556
Feb	5,270	4,011	4,200	2,681	5,081	244	903	6,929	2,990	118	157	552
Mar	5,306	4,000	4,311	2,659	5,177	242	903	6,935	2,983	118	156	551
Apr	5,422	4,003	4,561	2,811	5,373	239	927	7,130	3,061	120	154	551
May	5,434	4,005	4,512	2,756	5,390	246	946	7,186	3,103	122	154	557
Jun	5,509	4,010	4,697	2,778	5,511	248	949	7,093	3,146	123	154	559
Jul	5,458	4,006	4,629	2,707	5,353	244	945	6,960	3,111	123	153	558
Aug	5,466	4,008	4,667	2,723	5,409	245	949	7,019	3,119	124	152	561
Sep	5,476	4,010	4,702	2,699	5,391	240	953	6,900	3,109	124	152	563
Monthly % Change	0.18	0.05	0.75	-0.88	-0.33	-2.04	0.42	-1.70	-0.32	0.00	0.00	0.36

Table 10: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR and USD

	Dec-19	Dec-20	Dec-21	Dec-22	Dec-23	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
<i>Weighted Average Rate on New Amount</i>																							
Interest Rate on Deposits and Loans in KHR																							
Deposit																							
Demand Deposits	0.12	0.03	0.35	0.29	0.19	0.17	0.25	0.37	0.37	0.33	0.30	0.17	0.31	0.29	0.22	0.21	0.20	0.07	0.26	0.24	0.13	0.11	0.13
Saving Deposits	0.60	0.60	1.05	0.85	0.83	0.81	0.81	0.88	0.87	0.87	0.86	0.85	0.81	0.77	0.78	0.44	0.45	0.45	0.42	0.42	0.42	0.44	0.44
Term Deposits	4.10	5.34	4.79	6.12	6.54	5.93	6.13	5.85	5.74	5.76	5.30	5.26	5.00	5.06	4.68	5.14	5.20	5.25	5.09	4.94	5.05	4.93	5.06
Other Deposits	2.47	3.49	2.20	7.16	7.09	7.22	6.91	6.28	6.65	6.57	6.30	6.45	6.10	5.84	6.09	6.14	6.26	5.81	6.09	6.09	5.64	6.04	5.95
Loans																							
Overdraft	7.72	7.14	6.32	7.38	7.61	9.13	7.13	9.98	11.35	11.13	11.07	10.26	10.61	9.07	10.20	10.75	9.47	9.58	9.36	10.93	10.87	10.70	10.58
Credit Card	16.73	14.21	13.84	15.66	16.20	12.70	9.85	13.07	13.41	12.71	12.85	12.85	12.17	13.58	15.23	12.00	15.17	12.09	10.36	10.36	12.38	13.32	12.14
Term Loans	9.13	10.15	10.18	10.88	11.40	12.45	12.58	11.56	12.36	12.52	11.92	11.45	11.96	11.32	12.25	12.07	12.00	11.19	11.63	11.34	11.34	10.20	9.81
Other Loans	5.59	6.47	7.00	5.24	4.93	6.28	6.19	7.32	8.00	7.43	7.74	7.83	7.44	5.88	7.45	8.18	7.47	7.90	7.17	5.99	7.60	7.45	7.42
Interest Rate on Deposits and Loans in USD																							
Deposit																							
Demand Deposits	0.20	0.10	0.18	0.32	0.26	0.35	0.43	0.48	0.48	0.49	0.47	0.33	0.45	0.44	0.40	0.41	0.45	0.28	0.43	0.44	0.28	0.25	0.30
Saving Deposits	0.24	0.17	0.21	0.30	0.42	0.35	0.35	0.27	0.27	0.27	0.27	0.27	0.25	0.22	0.21	0.22	0.20	0.20	0.19	0.19	0.19	0.20	0.20
Term Deposits	3.44	3.24	3.98	5.59	6.08	5.70	5.34	5.22	5.02	5.15	4.60	4.62	4.50	4.65	4.55	4.73	4.65	4.59	4.63	4.31	4.21	4.27	4.15
Other Deposits	2.47	0.80	3.93	6.57	6.20	7.04	7.05	6.95	6.83	5.88	7.35	7.68	5.99	7.16	7.28	6.28	6.66	5.65	5.93	3.24	5.24	5.07	5.79
Loans																							
Overdraft	7.57	6.15	5.97	7.68	8.13	7.71	6.55	8.13	7.97	8.55	8.54	7.14	8.24	8.29	8.22	8.43	8.27	7.77	7.70	7.32	7.76	7.73	7.91
Credit Card	11.97	17.02	17.27	17.45	18.25	17.31	16.67	16.91	16.59	16.16	16.42	16.31	16.29	17.02	16.53	16.62	16.86	16.44	16.26	16.67	16.66	16.56	16.79
Term Loans	8.72	9.11	9.09	9.10	9.78	10.33	10.96	10.06	10.72	10.82	10.05	10.90	9.62	9.39	10.51	10.68	10.14	10.20	10.35	9.66	10.11	9.59	10.12
Other Loans	6.50	6.01	5.93	6.67	7.23	7.64	7.58	7.69	7.44	7.53	7.50	7.06	7.16	6.86	6.86	7.09	7.01	6.70	6.94	6.82	6.75	6.91	6.74
<i>Weighted Average Rate on Outstanding Amount</i>																							
Interest Rate on Deposits and Loans in KHR																							
Deposit																							
Demand Deposits	0.22	0.19	0.47	0.54	0.57	0.48	0.53	0.49	0.55	0.58	0.52	0.58	0.48	0.50	0.42	0.48	0.39	0.43	0.55	0.53	0.59	0.57	0.62
Saving Deposits	0.91	0.82	1.02	1.12	1.24	1.18	1.21	1.26	1.30	1.20	1.15	1.16	1.13	1.10	1.14	0.99	0.98	0.98	0.99	0.99	0.99	1.01	1.01
Term Deposits	5.42	5.66	5.85	6.63	7.34	7.28	7.21	7.20	7.08	6.93	6.78	6.78	6.74	6.67	6.58	6.50	6.42	6.35	6.28	6.39	6.33	6.25	6.20
Other Deposits	2.81	3.20	2.20	2.23	6.67	6.65	6.78	6.44	6.44	6.84	6.85	6.79	6.83	6.72	6.28	6.20	6.21	5.51	5.35	5.10	3.97	4.61	5.16
Loans																							
Overdraft	8.08	7.93	8.26	8.48	8.14	8.08	8.12	8.27	8.41	8.73	8.91	9.12	9.28	9.21	9.33	9.44	9.40	9.43	9.51	9.58	9.65	9.65	9.68
Credit Card	17.29	16.25	15.30	14.26	13.85	13.63	13.42	13.39	13.47	13.17	13.30	13.08	13.08	13.06	12.98	12.98	13.04	12.90	12.85	12.85	12.80	12.75	12.54
Term Loans	10.62	10.54	10.52	10.62	11.32	11.38	11.39	11.39	11.42	11.45	11.45	11.42	11.42	11.40	11.37	11.38	11.36	11.34	11.40	11.40	11.37	11.25	11.11
Other Loans	6.28	6.73	6.67	6.46	6.06	6.31	6.31	6.25	6.30	6.40	6.49	6.55	6.55	6.40	6.51	6.50	6.48	6.49	6.48	6.41	6.42	6.43	6.44
Interest Rate on Deposits and Loans in USD																							
Deposit																							
Demand Deposits	0.35	0.41	0.40	0.60	0.88	0.99	1.04	1.03	1.07	1.12	1.09	1.17	1.13	1.10	1.19	1.20	1.21	1.12	1.17	1.19	1.18	1.24	1.18
Saving Deposits	0.43	0.41	0.47	0.65	0.78	0.76	0.81	0.84	0.84	0.79	0.79	0.78	0.77	0.75	0.76	0.74	0.75	0.76	0.76	0.77	0.78	0.79	0.81
Term Deposits	4.34	4.40	4.53	5.26	6.38	6.40	6.34	6.32	6.25	6.19	6.10	6.01	5.93	5.83	5.72	5.62	5.53	5.46	5.37	5.30	5.22	5.14	5.09
Other Deposits	2.43	0.94	3.28	2.76	3.90	4.94	5.00	3.80	4.26	4.90	4.92	5.03	5.12	5.17	4.19	4.87	4.23	4.56	4.73	3.67	4.57	4.52	5.98
Loans																							
Overdraft	7.82	7.71	7.47	7.38	7.71	7.71	7.62	7.66	7.64	7.65	7.68	7.67	7.67	7.65	7.64	7.64	7.66	7.65	7.65	7.63	7.69	7.64	7.66
Credit Card	15.53	17.11	16.62	16.13	16.06	16.01	15.88	16.09	15.97	15.92	15.81	15.94	15.89	15.86	15.87	15.85	15.86	15.90	15.83	15.89	15.87	15.88	16.02
Term Loans	9.51	9.36	9.18	9.22	9.75	9.77	9.91	9.89	10.01	9.93	9.92	9.93	9.88	9.87	9.88	9.89	9.83	9.84	9.83	9.81	9.80	9.74	9.69
Other Loans	7.19	6.93	6.83	6.86	7.47	7.49	7.43	7.56	7.54	7.56	7.56	7.52	7.50	7.53	7.48	7.48	7.48	7.44	7.43	7.35	7.33	7.29	7.28

Including Commercial Banks and Specialized Banks

**Revised Data*

Table 11: Central Bank Survey*

(In Billion KHR)

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Net Foreign Assets	98,134.1	98,040.9	96,738.0	99,303.0	104,093.0
Claims on Nonresidents	99,510.0	99,435.8	98,119.9	100,687.0	105,479.8
Liabilities to Nonresidents	-1,375.9	-1,394.9	-1,381.9	-1,384.1	-1,386.8
Claims on Other Depository Corporations	1,098.5	1,118.5	1,055.0	1,041.0	900.9
Net Claims on Central Government	-12,551.1	-12,102.8	-12,077.3	-11,228.6	-11,136.8
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-12,551.1	-12,102.8	-12,077.3	-11,228.6	-11,136.8
Claims on Other Sectors	289.1	292.3	265.4	293.3	295.8
Claims on Other Financial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	289.1	292.3	265.4	293.3	295.8
Monetary Base	63,790.5	63,967.4	63,174.9	64,613.5	67,178.9
Currency in Circulation	18,376.3	18,112.5	18,577.0	19,223.2	19,394.3
Liabilities to Other Depository Corporations	45,390.7	45,831.6	44,575.8	45,364.9	47,754.4
Liabilities to Other Sectors	23.5	23.3	22.1	25.5	30.3
Other Liabilities to Other Depository Corporations	12,556.4	11,801.3	11,349.3	11,608.5	10,954.1
Deposits And Securities Other Than Shares Excl. Form Monetary Base	51.7	51.9	52.1	51.9	51.9
Deposits Included in Broad Money	0.0	0.0	0.0	0.0	0.0
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	51.7	51.9	52.1	51.9	51.9
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	13,355.1	14,198.3	14,065.5	15,744.6	18,564.8
Other Items (Net)	-2,783.1	-2,670.0	-2,660.8	-2,609.8	-2,596.7
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only central bank

** Revised Data

Table 12: Other Depository Corporations Survey*

(In Billion KHR)

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Net Foreign Assets	15,816.2	17,026.3	19,747.8	21,916.6	24,709.0
Claims on Nonresidents	43,519.1	44,255.8	46,262.2	48,555.5	49,993.1
Liabilities to Nonresidents	-27,702.9	-27,229.5	-26,514.4	-26,638.9	-25,284.1
Claims On Central Bank	60,027.6	60,542.7	58,511.8	60,660.6	62,098.7
Currency	2,399.4	2,415.2	2,336.3	2,487.2	2,776.2
Reserve Deposits and Securities Other Than Shares	57,584.7	58,085.2	56,136.9	58,140.3	59,293.8
Other Claims on Central Bank	43.5	42.3	38.6	33.1	28.6
Net Claims on Central Government	-12,811.8	-13,211.3	-12,936.8	-13,289.2	-13,462.7
Claims on Central Government	559.6	594.7	590.2	600.0	646.7
Liabilities to Central Government	-13,371.4	-13,806.0	-13,527.0	-13,889.2	-14,109.4
Claims on Other Sectors	235,360.8	241,365.0	241,397.6	243,352.8	245,844.3
Claims on Other Financial Corporations	2,493.6	2,461.1	2,505.6	2,527.0	2,732.4
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	29.7	27.7	1.9	2.1	21.4
Claims on Private Sector	232,837.5	238,876.2	238,890.2	240,823.7	243,090.6
Liabilities to Central Bank	26.3	20.3	20.3	12.2	12.2
Transferable Deposits Incl. in Broad Money	38,019.4	39,432.8	38,744.1	40,220.8	41,600.6
Other Deposits Incl. in Broad Money	185,684.5	188,765.6	189,939.3	193,279.9	196,543.9
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	443.3	316.2	278.0	304.3	290.8
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,812.0	1,725.1	1,750.7	1,819.2	1,821.1
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	63,050.3	64,559.7	67,247.7	65,637.0	66,579.5
Other Items (Net)	9,357.0	10,903.0	8,740.3	11,367.5	12,341.3
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included commercial banks and MDIs

** Revised Data

Table 13: Depository Corporations Survey*

(In Billion KHR)

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Net Foreign Assets	113,950.2	115,067.2	116,485.7	121,219.6	128,802.0
Claims on Nonresidents	143,029.0	143,691.6	144,382.1	149,242.6	155,472.9
Liabilities to Nonresidents	-29,078.8	-28,624.4	-27,896.4	-28,023.0	-26,670.9
Domestic Claims	210,286.9	216,343.1	216,648.9	219,128.3	221,540.7
Net Claims on Central Government	-25,362.9	-25,314.1	-25,014.2	-24,517.7	-24,599.4
Claims on Central Government	559.6	594.7	590.2	600.0	646.7
Liabilities to Central Government	-25,922.5	-25,908.8	-25,604.4	-25,117.8	-25,246.1
Claims on Other Sectors	235,649.8	241,657.2	241,663.0	243,646.1	246,140.1
Claims on Other Financial Corporations	2,493.6	2,461.1	2,505.6	2,527.0	2,732.4
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	29.7	27.7	1.9	2.1	21.4
Claims on Private Sector	233,126.6	239,168.4	239,155.6	241,117.0	243,386.4
Broad Money Liabilities (M2)	239,704.3	243,919.0	244,946.3	250,262.2	254,792.8
Currency Outside Depository Corporations	15,977.0	15,697.3	16,240.7	16,736.0	16,618.0
Transferable Deposits	38,025.1	39,438.2	38,748.3	40,226.8	41,611.4
Other Deposits	185,702.3	188,783.5	189,957.2	193,299.4	196,563.4
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>204,810.1</i>	<i>208,643.5</i>	<i>209,003.8</i>	<i>213,079.1</i>	<i>217,419.5</i>
Deposits Excl. From Broad Money	495.0	368.2	330.0	356.2	342.7
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,812.0	1,725.1	1,750.7	1,819.2	1,821.1
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Insurance Technical Reserves	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	76,405.3	78,758.0	81,313.2	81,381.6	85,144.3
Other Items (Net)	5,820.4	6,640.1	4,794.4	6,528.7	8,241.9
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of central bank and other depository corporations(ODCs)

** Revised Data

Table 14: Other Financial Corporations Survey*

(In Billion KHR)

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Net Foreign Assets	-845.8	-820.8	-794.3	-792.1	-814.1
Claims on Nonresidents	559.4	567.4	561.2	575.0	569.4
Liabilities to Nonresidents	-1,405.2	-1,388.2	-1,355.4	-1,367.1	-1,383.5
Claims on Depository Corporations	5,090.6	5,187.5	5,142.3	5,147.8	5,224.0
Net Claims on Central Government	-2.6	-3.1	-3.1	-3.5	-3.7
Claims on Central Government	9.0	9.1	9.2	9.4	9.7
Liabilities to Central Government	-11.5	-12.2	-12.3	-12.9	-13.4
Claims on Other Sectors	10,293.7	10,327.1	10,421.3	10,521.1	10,641.3
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	79.3	74.0	74.0	74.0	74.0
Claims on Private Sector	10,214.5	10,253.1	10,347.2	10,447.1	10,567.3
Deposit	1.1	0.9	1.0	1.1	1.0
Securities Other Than Shares	0.1	0.1	0.1	0.1	0.0
Loans	5,375.5	5,423.5	5,451.6	5,509.6	5,565.9
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Insurance Technical Reserves	2,615.2	2,741.1	2,741.1	2,741.1	2,883.8
Shares and Other Equity	5,553.7	5,565.0	5,576.1	5,615.3	5,558.3
Other Items (Net)	990.4	960.1	996.3	1,006.2	1,038.5
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only specialized banks from Dec-2013 to Dec-2020.
From Jan-2021 to present, OFCs included Specialized Banks,
MFIs and Insurance Companies.

** Revised Data

Table 15: Financial Corporations Survey*

(In Billion KHR)

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Net Foreign Assets	113,104.5	114,246.4	115,691.5	120,427.5	127,987.9
Claims on Nonresidents	143,588.4	144,258.9	144,943.3	149,817.5	156,042.4
Liabilities to Nonresidents	-30,484.0	-30,012.6	-29,251.8	-29,390.1	-28,054.5
Domestic Claims	218,084.5	224,206.0	224,561.5	227,118.9	229,445.9
Net Claims on Central Government	-25,365.5	-25,317.2	-25,017.3	-24,521.2	-24,603.1
Claims on Central Government	568.5	603.8	599.4	609.5	656.4
Liabilities to Central Government	-25,934.0	-25,921.0	-25,616.7	-25,130.7	-25,259.5
Claims on Other Sectors	243,450.0	249,523.2	249,578.8	251,640.2	254,049.0
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	108.9	101.7	75.9	76.1	95.4
Claims on Private Sector	243,341.0	249,421.5	249,502.8	251,564.1	253,953.6
Currency Outside Financial Corporations	15,963.6	15,683.7	16,226.9	16,721.0	16,602.5
Deposits	220,657.1	224,956.1	225,503.2	230,349.9	234,859.7
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	6,905.0	6,854.2	6,900.4	7,037.2	7,092.2
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Insurance Technical Reserves	2,615.2	2,741.1	2,741.1	2,741.1	2,883.8
Shares and Other Equity	81,959.1	84,322.9	86,889.3	86,996.8	90,702.6
Other Items (Net)	3,089.0	3,894.4	1,992.1	3,700.4	5,293.0
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of depository corporations and other financial corporations

** Revised Data

Chart 8: Financial Corporations Survey

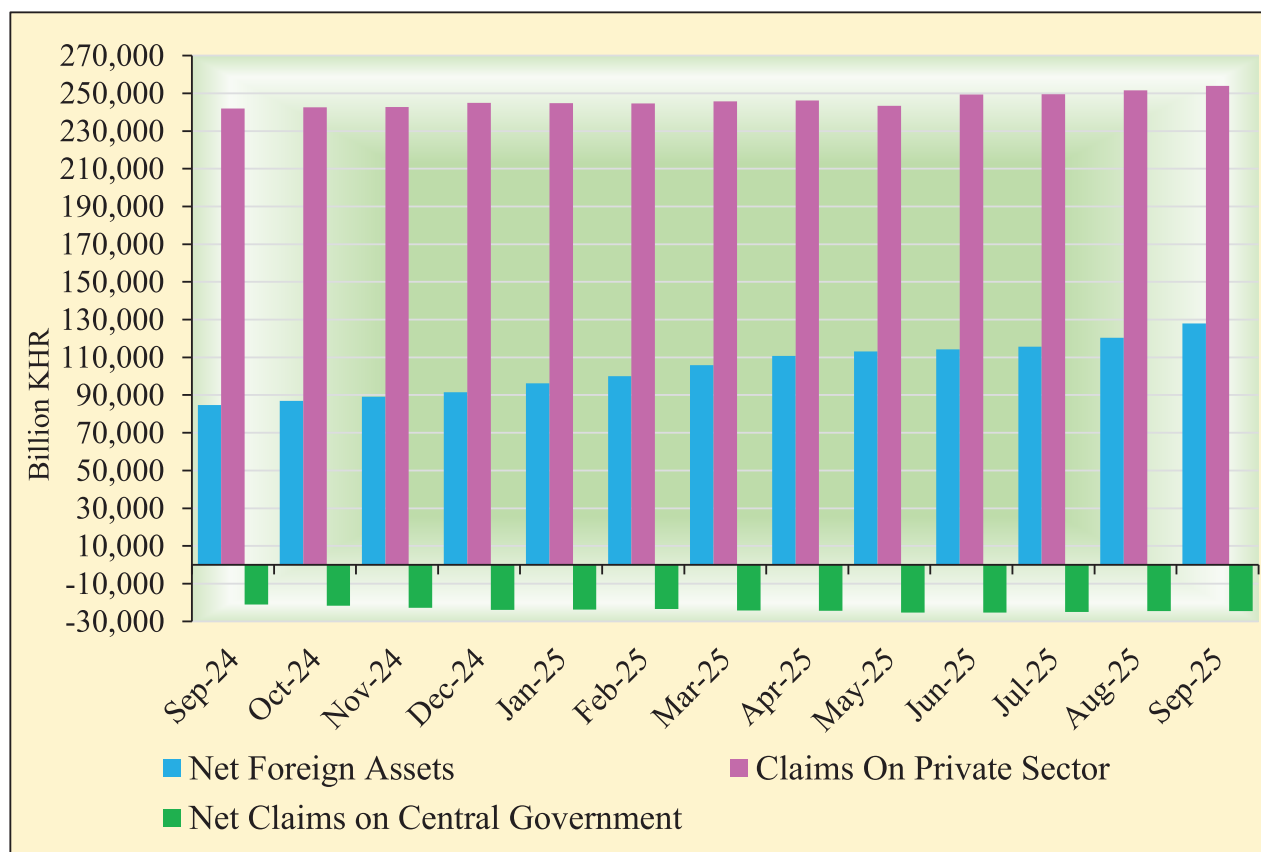


Chart 9: Monetary Aggregates Components

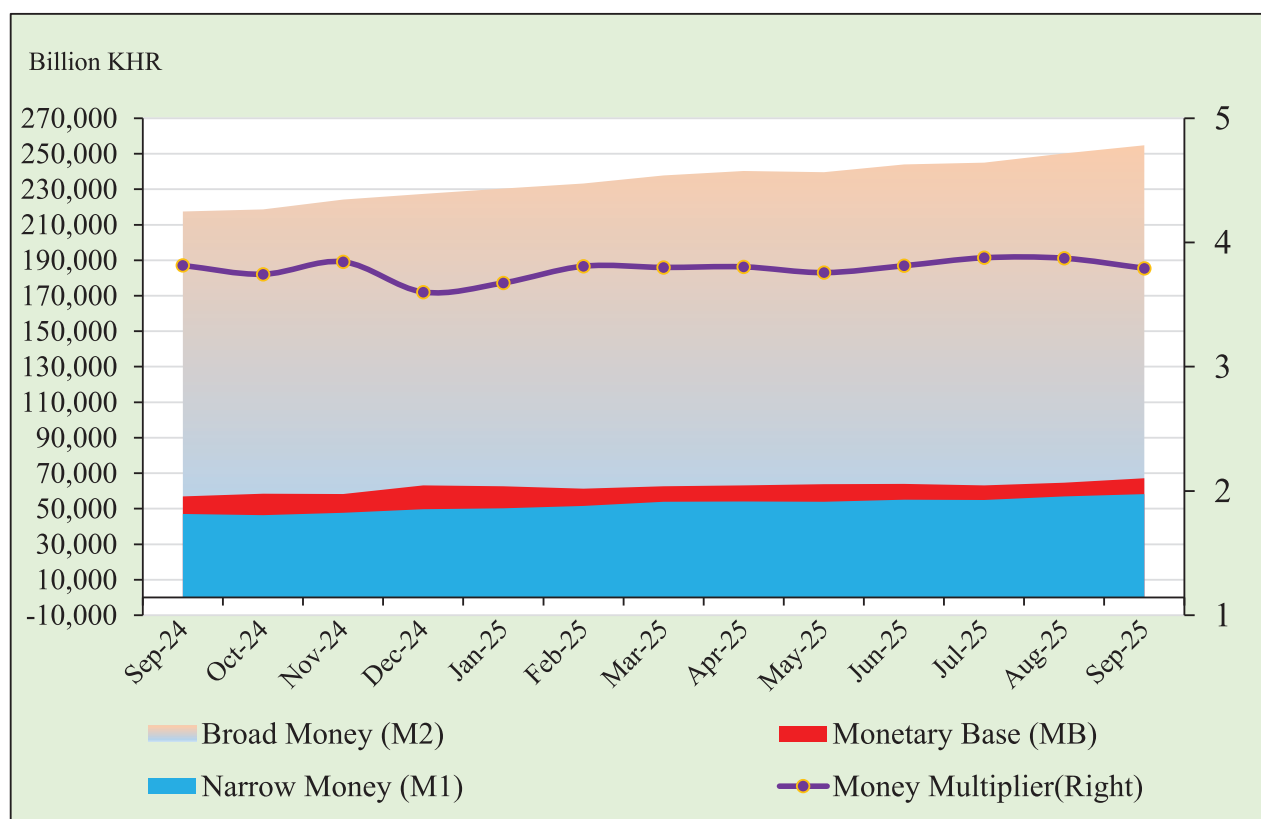


Table 16: Credit Granted by Depository Institutions Classified by Industry

(In Billion KHR)

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
1 Agriculture, Forestry and Fishing	22,942.3	22,848.7	22,893.6	23,114.7	22,516.7
2 Mining and Quarrying	1,419.0	1,362.7	1,375.8	1,365.5	1,354.3
3 Manufacturing	9,932.2	10,293.2	10,322.1	10,144.1	10,294.0
Of which Textile, Wearing Apparel and Leather Products Manufacturing	1,121.5	1,167.6	1,176.5	1,199.3	1,249.5
4 Utilities	3,551.2	3,813.5	3,854.6	4,148.5	4,102.4
5 Construction	22,322.7	22,866.9	22,761.2	23,353.8	24,244.0
6 Wholesale Trade	20,249.5	20,804.6	20,889.2	20,988.7	20,909.9
7 Retail Trade	39,766.6	39,869.5	39,910.3	40,064.9	40,313.7
8 Accommodation and Food Service Activities	9,838.7	9,886.5	9,901.2	9,924.5	9,670.1
9 Arts, entertainment and recreation	329.8	336.9	335.9	335.2	337.8
10 Financial and Insurance Activities	6,276.8	6,214.8	6,107.5	6,020.8	5,987.2
11 Transport and Storage	6,833.1	6,762.5	6,694.8	6,719.9	6,711.0
12 Information and Communications	922.5	906.2	889.3	897.3	899.5
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	2,860.4	2,934.1	2,976.8	2,996.5	3,053.2
14 Real Estate Activities	53,154.3	52,545.2	52,312.0	52,521.7	53,608.7
Of which Mortgages, Owner-Occupied Housing only	24,883.3	24,808.1	24,722.4	24,686.4	24,668.4
15 Education	857.1	836.5	928.2	953.3	976.4
16 Human health and social work activities	1,468.6	1,473.8	1,468.1	1,469.2	1,472.9
17 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	24,496.4	24,605.5	24,719.7	24,143.8	24,937.2
Of which Personal Lending	22,428.2	22,444.3	22,539.5	22,488.9	22,604.6
Of which Credit Cards	1,034.4	1,059.0	1,077.1	1,080.9	1,137.3
18 Other Lending	12,283.1	12,343.3	12,409.5	12,960.5	12,849.7
Total Gross Loan	239,504.8	240,704.3	240,749.8	242,123.0	244,238.7

Including Commercial banks and MDIs

*Revised

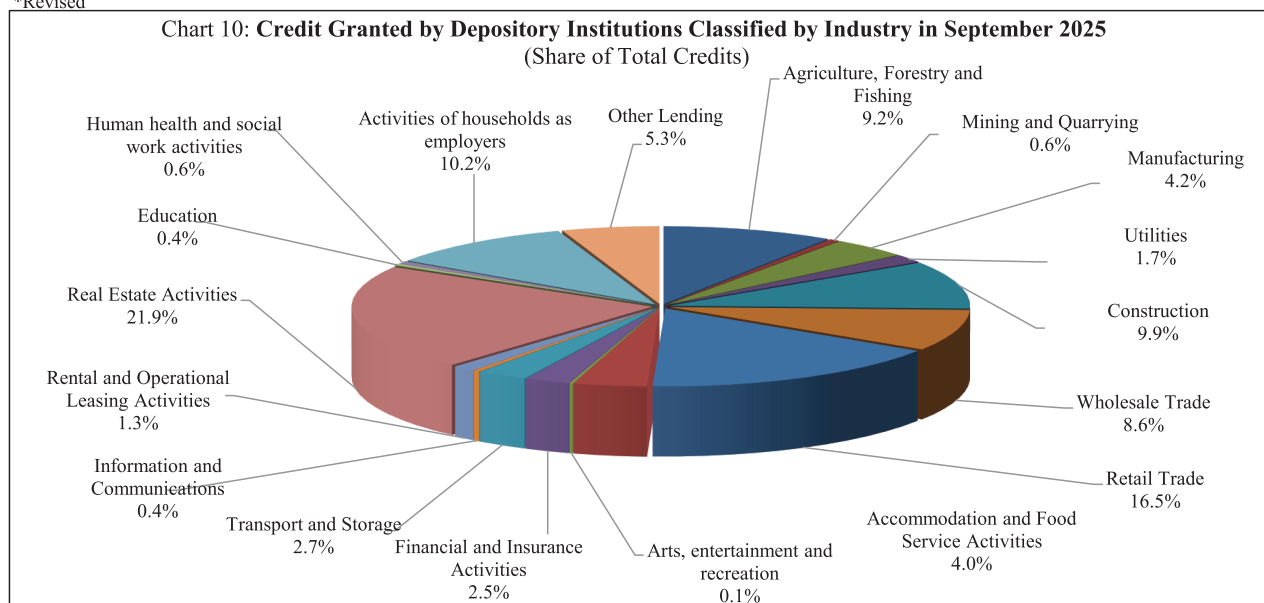


Table 17: Credit Granted by Non-Depository Institutions Classified by Industry

(In Billion KHR)

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
1 Agriculture, Forestry and Fishing	27.5	26.7	26.3	25.4	24.4
2 Mining and Quarrying	0.0	0.0	0.0	0.0	0.0
3 Manufacturing	47.3	47.6	47.4	40.9	36.1
Of which Textile, Wearing Apparel and Leather Products Manufacturing	2.0	1.9	1.7	1.4	1.3
4 Utilities	1.0	1.0	1.0	1.0	1.1
5 Construction	34.5	34.7	34.0	29.5	26.7
6 Wholesale Trade	45.3	46.2	44.4	41.0	40.5
7 Retail Trade	74.7	72.3	71.2	69.5	67.8
8 Accommodation and Food Service Activities	46.4	47.2	46.7	45.5	45.2
9 Arts, entertainment and recreation	0.0	0.0	0.0	0.0	0.0
10 Financial and Insurance Activities	117.1	115.6	110.9	131.5	132.2
11 Transport and Storage	13.7	12.8	12.6	12.5	12.4
12 Information and Communications	0.0	0.0	0.1	0.1	0.1
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	45.4	45.6	46.4	46.3	46.6
14 Real Estate Activities	288.0	290.5	291.9	295.0	294.9
Of which Mortgages, Owner-Occupied Housing only	276.6	279.0	280.4	283.6	283.7
15 Education	0.0	0.0	0.0	0.0	0.0
16 Human health and social work activities	0.0	0.0	0.0	0.0	0.0
17 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	1,632.9	1,630.0	1,641.8	1,658.7	1,689.6
Of which Personal Lending	1,354.2	1,349.5	1,354.9	1,364.5	1,387.1
Of which Credit Cards	134.8	135.8	137.2	139.2	142.6
18 Other Lending	3.1	3.1	3.1	2.3	2.3
Total Gross Loan	2,376.9	2,373.1	2,377.8	2,399.3	2,419.8

Including Specialized Banks

*Revised

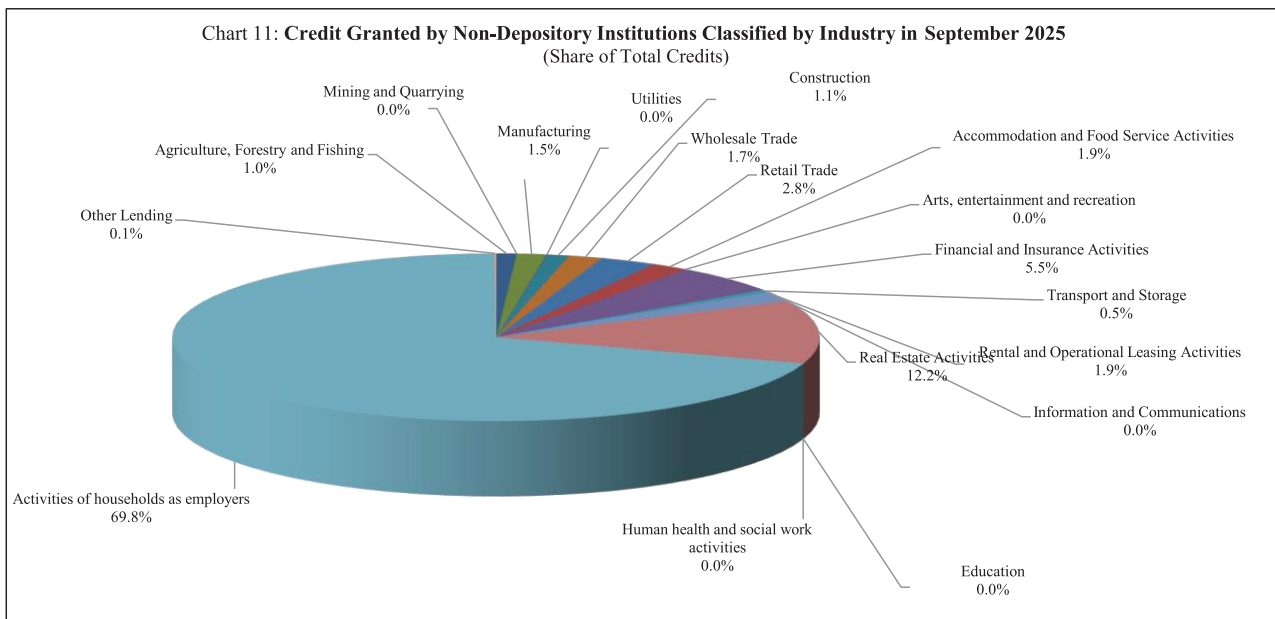


Table 18: Monthly Change of Credit Granted by Depository Institutions Classified by Industry

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
(Monthly Change in Billion KHR)					
1 Agriculture, Forestry and Fishing	-218.6	-93.7	45.0	221.1	-598.1
2 Mining and Quarrying	22.7	-56.3	13.0	-10.2	-11.3
3 Manufacturing	-76.0	361.0	28.9	-178.0	150.0
Of which Textile, Wearing Apparel and Leather Products Manufacturing	0.5	46.1	8.9	22.8	50.2
4 Utilities	81.7	262.2	41.2	293.9	-46.1
5 Construction	80.6	544.2	-105.7	592.6	890.2
6 Wholesale Trade	-58.1	555.1	84.6	99.5	-78.8
7 Retail Trade	-64.3	102.9	40.8	154.5	248.8
8 Accommodation and Food Service Activities	34.6	47.9	14.7	23.3	-254.4
9 Arts, entertainment and recreation	6.3	7.0	-0.9	-0.7	2.6
10 Financial and Insurance Activities	-295.1	-62.1	-107.3	-86.6	-33.6
11 Transport and Storage	15.4	-70.6	-67.8	25.2	-8.9
12 Information and Communications	-2.8	-16.3	-17.0	8.1	2.1
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	-11.0	73.6	42.7	19.7	56.7
14 Real Estate Activities	961.9	-609.1	-233.2	209.7	1,087.0
Of which Mortgages, Owner-Occupied Housing only	-113.5	-75.2	-85.7	-36.0	-18.0
15 Education	39.1	-20.7	91.8	25.1	23.1
16 Human health and social work activities	15.9	5.2	-5.8	1.1	3.7
17 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	145.0	109.2	114.1	-575.9	793.5
Of which Personal Lending	130.1	16.1	95.2	-50.6	115.7
Of which Credit Cards	12.4	24.5	18.1	3.8	56.5
18 Other Lending	-22.6	60.1	66.3	550.9	-110.8
Total Gross Loan	654.7	1,199.6	45.4	1,373.2	2,115.7
(Monthly Percentage Change)					
1 Agriculture, Forestry and Fishing	-0.9	-0.4	0.2	1.0	-2.6
2 Mining and Quarrying	1.6	-4.0	1.0	-0.7	-0.8
3 Manufacturing	-0.8	3.6	0.3	-1.7	1.5
Of which Textile, Wearing Apparel and Leather Products Manufacturing	0.0	4.1	0.8	1.9	4.2
4 Utilities	2.4	7.4	1.1	7.6	-1.1
5 Construction	0.4	2.4	-0.5	2.6	3.8
6 Wholesale Trade	-0.3	2.7	0.4	0.5	-0.4
7 Retail Trade	-0.2	0.3	0.1	0.4	0.6
8 Accommodation and Food Service Activities	0.4	0.5	0.1	0.2	-2.6
9 Arts, entertainment and recreation	1.9	2.1	-0.3	-0.2	0.8
10 Financial and Insurance Activities	-4.5	-1.0	-1.7	-1.4	-0.6
11 Transport and Storage	0.2	-1.0	-1.0	0.4	-0.1
12 Information and Communications	-0.3	-1.8	-1.9	0.9	0.2
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	-0.4	2.6	1.5	0.7	1.9
14 Real Estate Activities	1.8	-1.1	-0.4	0.4	2.1
Of which Mortgages, Owner-Occupied Housing only	-0.5	-0.3	-0.3	-0.1	-0.1
15 Education	4.8	-2.4	11.0	2.7	2.4
16 Human health and social work activities	1.1	0.4	-0.4	0.1	0.3
17 Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	0.6	0.4	0.5	-2.3	3.3
Of which Personal Lending	0.6	0.1	0.4	-0.2	0.5
Of which Credit Cards	1.2	2.4	1.7	0.3	5.2
18 Other Lending	-0.2	0.5	0.5	4.4	-0.9
Total Gross Loan	0.3	0.5	0.0	0.6	0.9

Table 19: Monthly Change of Credit Granted by Non-Depository Institutions Classified by Industry

	May-25	Jun-25	Jul-25	Aug-25	Sep-25
(Monthly Change in Billion KHR)					
1 Agriculture, Forestry and Fishing	0.0	-0.8	-0.4	-0.9	-1.0
2 Mining and Quarrying	0.0	0.0	0.0	0.0	0.0
3 Manufacturing	-0.3	0.2	-0.1	-6.6	-4.8
Of which Textile, Wearing Apparel and Leather Products Manufacturing	-0.2	-0.1	-0.2	-0.2	-0.1
4 Utilities	0.0	0.0	0.0	0.0	0.0
5 Construction	0.2	0.2	-0.7	-4.5	-2.8
6 Wholesale Trade	-9.2	0.9	-1.7	-3.4	-0.5
7 Retail Trade	0.0	-2.3	-1.1	-1.6	-1.7
8 Accommodation and Food Service Activities	-0.2	0.8	-0.5	-1.2	-0.3
9 Arts, entertainment and recreation	0.0	0.0	0.0	0.0	0.0
10 Financial and Insurance Activities	-4.1	-1.5	-4.7	20.6	0.7
11 Transport and Storage	0.0	-1.0	-0.2	-0.1	0.0
12 Information and Communications	0.0	0.0	0.1	0.0	0.0
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	-0.1	0.2	0.8	-0.1	0.2
14 Real Estate Activities	4.4	2.4	1.4	3.2	-0.1
Of which Mortgages, Owner-Occupied Housing only	4.3	2.4	1.4	3.2	0.1
15 Education	0.0	0.0	0.0	0.0	0.0
16 Human health and social work activities	0.0	0.0	0.0	0.0	0.0
Activities of households as employers; undifferentiated goods-and services-producing activities of households for own use	3.6	-2.9	11.8	17.0	30.9
Of which Personal Lending	0.0	-4.7	5.4	9.6	22.6
Of which Credit Cards	2.4	1.0	1.4	2.0	3.5
18 Other Lending	0.0	0.0	0.0	-0.8	0.0
Total Gross Loan	-5.8	-3.8	4.6	21.5	20.5
(Monthly Percentage Change)					
1 Agriculture, Forestry and Fishing	-0.1	-2.9	-1.5	-3.5	-4.1
2 Mining and Quarrying	1.0	1.0	1.0	1.0	1.0
3 Manufacturing	-0.7	0.5	-0.3	-13.9	-11.7
Of which Textile, Wearing Apparel and Leather Products Manufacturing	-8.8	-4.1	-10.6	-14.5	-8.6
4 Utilities	0.8	1.0	0.4	0.7	0.7
5 Construction	0.5	0.6	-2.0	-13.2	-9.5
6 Wholesale Trade	-16.8	1.9	-3.8	-7.8	-1.3
7 Retail Trade	0.1	-3.1	-1.6	-2.3	-2.4
8 Accommodation and Food Service Activities	-0.5	1.7	-1.2	-2.6	-0.6
9 Arts, entertainment and recreation	1.0	1.0	1.0	1.0	1.0
10 Financial and Insurance Activities	-3.3	-1.3	-4.1	18.6	0.5
11 Transport and Storage	-0.1	-7.1	-1.4	-0.9	-0.3
12 Information and Communications	1.0	1.0	1.0	1.0	1.0
13 Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	-0.3	0.3	1.8	-0.1	0.5
14 Real Estate Activities	1.5	0.8	0.5	1.1	0.0
Of which Mortgages, Owner-Occupied Housing only	1.6	0.9	0.5	1.2	0.0
15 Education	0.0	0.0	0.0	0.0	0.0
16 Human health and social work activities	0.0	0.0	0.0	0.0	0.0
Activities of households as employers; undifferentiated goods-and services-producing activities of households for own use	0.2	-0.2	0.7	1.0	1.9
Of which Personal Lending	0.0	-0.3	0.4	0.7	1.7
Of which Credit Cards	1.8	0.8	1.0	1.5	2.5
18 Other Lending	-0.3	0.3	-1.1	-26.3	-1.3
Total Gross Loan	-0.2	-0.2	0.2	0.9	0.9

Table 20: Deposits with Banks

(In Billion KHR)

	Apr-25	May-25	Jun-25	Jul-25	Aug-25
Deposits in KHR					
Demand deposits	5,760.6	5,781.7	5,972.4	5,988.1	6,158.7
Savings deposits	5,650.1	5,912.2	5,975.4	5,998.3	6,559.2
Fixed deposits	15,120.2	15,267.0	15,604.4	15,751.7	15,818.6
Others	124.9	132.3	128.0	128.3	123.9
Total	26,655.7	27,093.3	27,680.1	27,866.4	28,660.5
Deposits in Foreign Currency*					
Demand deposits	35,603.1	36,656.6	38,002.4	37,075.2	38,421.1
Savings deposits	58,308.6	59,314.5	59,665.5	60,325.9	62,650.6
Fixed deposits	118,683.7	119,597.9	120,001.0	120,280.5	120,995.0
Others	1,464.5	1,399.3	1,298.9	1,348.8	1,333.0
Total	214,059.9	216,968.3	218,967.8	219,030.4	223,399.7
Grand Total	240,715.7	244,061.6	246,647.9	246,896.8	252,060.1

* Deposits in foreign currency include deposits of Cambodian residents and non-residents

** Included data of Commercial bank and MDIs

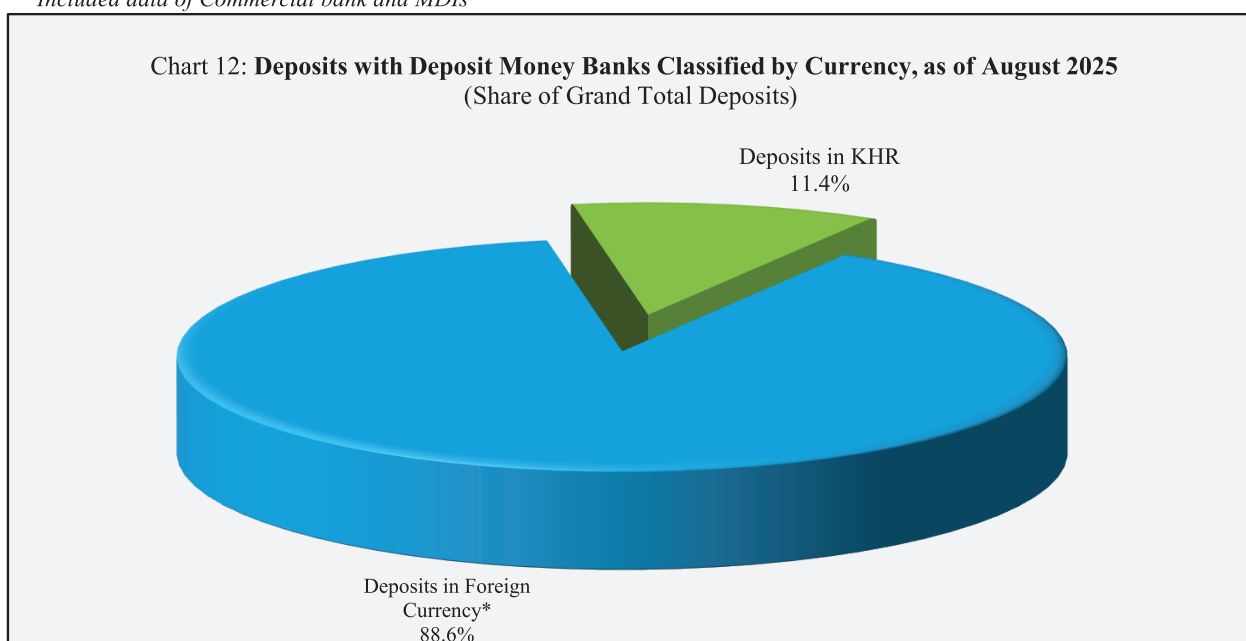


Table 21: Monthly Change of Deposits with Banks

	Apr-25	May-25	Jun-25	Jul-25	Aug-25
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	80.0	21.1	190.6	15.7	170.6
Savings deposits	125.8	262.2	63.1	22.9	560.9
Fixed deposits	-54.2	146.9	337.3	147.3	66.9
Others	-17.0	7.4	-4.3	0.3	-4.4
Total	134.5	437.6	586.8	186.3	794.1
Deposits in Foreign Currency					
Demand deposits	-1,084.9	1,053.6	1,345.8	-927.2	1,345.9
Savings deposits	1,023.0	1,005.9	351.0	660.4	2,324.7
Fixed deposits	1,258.8	914.1	403.1	279.5	714.5
Others	217.9	-65.2	-100.4	49.9	-15.8
Total	1,414.8	2,908.4	1,999.5	62.7	4,369.2
Grand Total	1,549.3	3,346.0	2,586.3	248.9	5,163.3
(Percentage Change)					
Deposits in KHR					
Demand deposits	1.4	0.4	3.3	0.3	2.8
Savings deposits	2.3	4.6	1.1	0.4	9.4
Fixed deposits	-0.4	1.0	2.2	0.9	0.4
Others	-12.0	5.9	-3.3	0.2	-3.4
Total	0.5	1.6	2.2	0.7	2.8
Deposits in Foreign Currency					
Demand deposits	-3.0	3.0	3.7	-2.4	3.6
Savings deposits	1.8	1.7	0.6	1.1	3.9
Fixed deposits	1.1	0.8	0.3	0.2	0.6
Others	17.5	-4.5	-7.2	3.8	-1.2
Total	0.7	1.4	0.9	0.0	2.0
Grand Total	0.6	1.4	1.1	0.1	2.1

Chart 13: Deposits in KHR Classified by Type, as of August 2025

(Share of Total KHR Deposits)

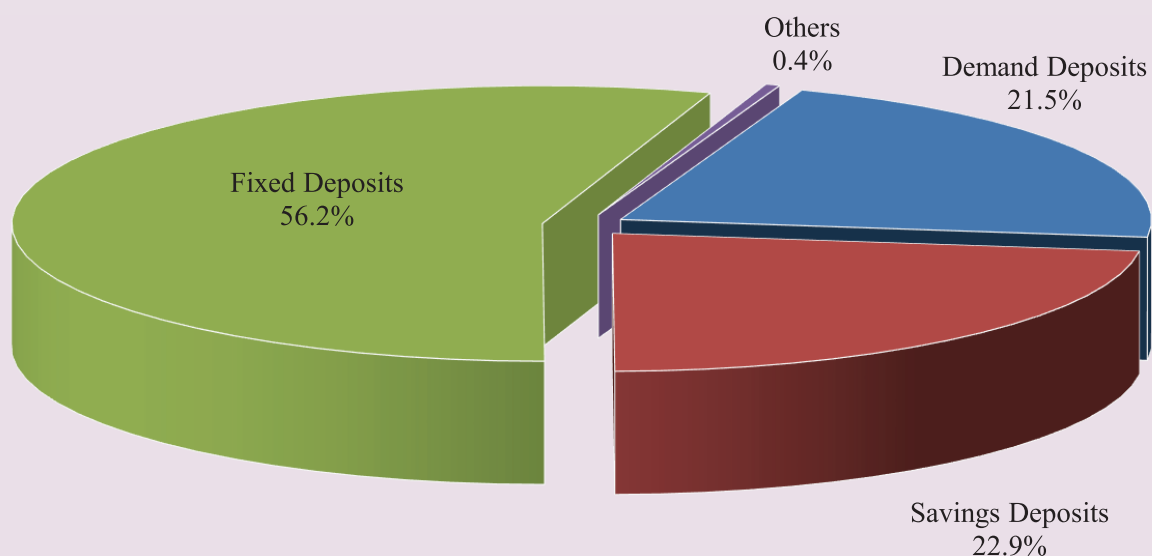


Chart 14: Deposits in Foreign Currency Classified by Type, as of August 2025

(Share of Total Foreign Currency Deposits)

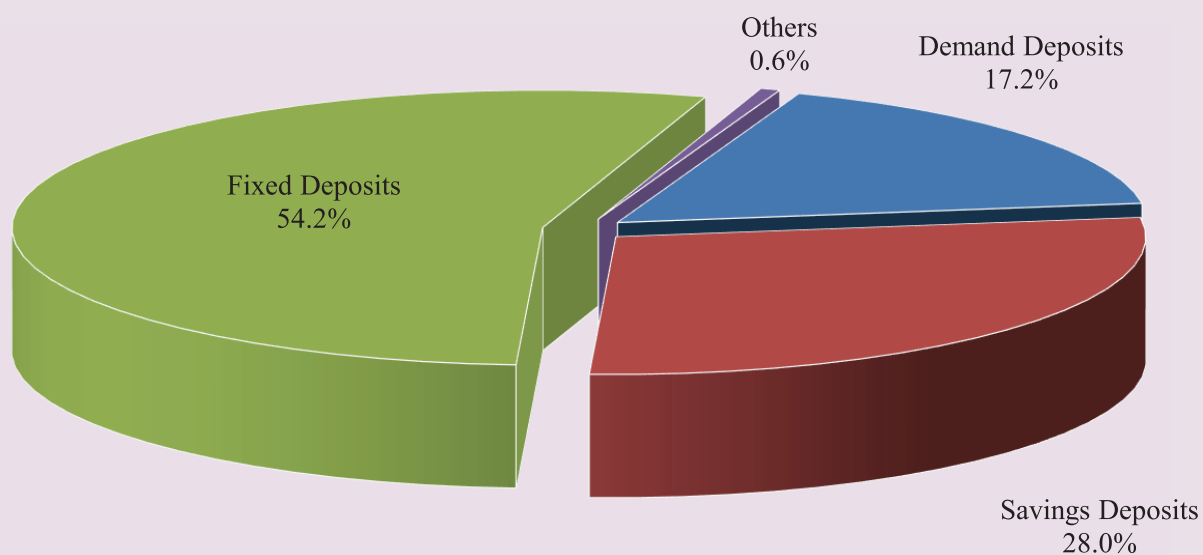


Table 22: Credit Granted by Micro-Finance Institutions*

Period	Numbers of Branches (Including H.Q)	Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
				Monthly	Annually
Dec-17	1,417	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
Dec-18	1,423	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
Dec-19	1,453	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
Dec-20	1,171	1,919,926	27,527	1.1%-1.6%	13.4%-18.3%
Dec-21	1,066	1,897,878	31,723	1.1%-1.5%	13.3%-17.6%
Dec-22	1,108	2,129,150	38,932	1.1%-1.4%	13.0%-17.3%
2023					
Aug	1,098	2,163,738	40,710	0.8%-1.5%	10.2%-18.3%
Sep	913	1,625,506	21,240	1.0%-1.5%	12.2%-18.1%
Oct	914	1,627,775	21,299	1.0%-1.5%	12.1%-18.1%
Nov	912	1,626,914	21,182	1.0%-1.5%	12.1%-18.1%
Dec	912	1,620,818	21,036	1.0%-1.5%	12.1%-18.1%
2024					
Jan	914	1,619,022	21,086	1.0%-1.5%	12.1%-18.1%
Feb	911	1,617,466	21,065	1.0%-1.5%	12.1%-18.1%
Mar	908	1,614,548	20,973	1.0%-1.5%	11.9%-18.1%
Apr	913	1,606,045	20,975	1.0%-1.5%	12.1%-18.1%
May	911	1,606,776	21,076	1.0%-1.5%	12.0%-18.1%
Jun	912	1,601,907	21,256	1.0%-1.5%	12.0%-18.2%
Jul	913	1,604,177	21,352	1.0%-1.5%	12.0%-18.2%
Aug	913	1,603,773	21,279	0.9%-1.5%	10.0%-18.2%
Sep	912	1,603,371	21,455	0.9%-1.5%	10.3%-18.2%
Oct	917	1,598,572	21,523	0.9%-1.5%	10.2%-18.2%
Nov	916	1,579,654	21,392	0.9%-1.5%	10.3%-18.2%
Dec	914	1,556,426	21,446	1.0%-1.5%	11.9%-18.2%
2025					
Jan	911	1,554,667	21,636	1.0%-1.5%	11.9%-18.2%
Feb	915	1,553,494	21,796	1.0%-1.5%	11.9%-18.2%
Mar	916	1,555,177	21,948	1.0%-1.5%	11.8%-18.2%
Apr	914	1,720,604	22,025	1.0%-1.5%	12.1%-18.3%
May	915	1,718,674	22,130	1.0%-1.5%	11.9%-18.3%
Jun	913	1,704,539	22,192	1.0%-1.5%	12.2%-18.3%
Jul	913	1,704,168	22,363	1.0%-1.5%	12.4%-18.3%
Aug	910	1,704,864	22,576	1.0%-1.5%	12.4%-18.3%

* Including MFI and MDI

** Including Individuals and Legal Entities

*** Revised Data

Table 23: KHR-Denominated Checks Clearing through Clearing House

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In Billion KHR)	Daily Average Amount (In Billion KHR)	Returned Check	
						Number	Amount (In Billion KHR)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-19	3,734	21	178	1,584.1	75.4	18	11.33
Total	41,696	236	177	13,602.7	57.6	206	630.84
Dec-20	3,264	23	142	1,839.6	80.0	5	0.57
Total	35,570	240	148	22,955.3	95.6	101	5,074.92
Dec-21	3,028	23	132	1,763.0	76.7	14	26.86
Total	31,749	242	131	19,089.4	78.9	99	466.43
Dec-22	3,106	22	141	1,898.0	86.3	8	1.79
Total	33,608	251	134	19,831.3	79.0	68	88.91
2023							
Oct	2,792	21	133	1,682.6	80.1	22	9.83
Nov	2,553	19	134	1,665.6	87.7	26	1.80
Dec	3,179	21	151	2,233.3	106.3	14	56.82
Total	34,109	250	136	22,002.8	88.0	154	134.16
2024							
Jan	2,706	22	123	1,867.4	84.9	6	5.83
Feb	2,859	21	136	1,410.9	67.2	8	3.51
Mar	2,822	20	141	2,019.4	101.0	8	1.60
Apr	2,718	20	136	1,750.6	87.5	14	93.25
May	2,773	20	139	1,745.9	87.3	11	3.27
Jun	2,639	19	139	1,476.0	77.7	6	1.73
Jul	2,815	23	122	1,839.9	80.0	8	0.80
Aug	2,695	21	128	1,740.0	82.9	5	5.73
Sep	2,615	20	131	1,784.3	89.2	10	4.41
Oct	2,487	18	138	1,816.2	100.9	12	0.43
Nov	2,550	19	134	1,983.0	104.4	8	10.25
Dec	3,027	22	138	2,216.0	100.7	2	0.69
Total	32,706	245	133	21,649.6	88.4	98	131.50
2025							
Jan	2,594	21	124	1,948.9	92.8	21	10.35
Feb	2,602	20	130	4,050.3	202.5	16	2,001.96
Mar	2,709	21	129	2,412.2	114.9	8	30.52
Apr	2,270	19	119	1,859.9	97.9	5	1.50
May	2,305	19	121	1,729.9	91.1	11	0.44
Jun	2,525	20	126	2,366.4	118.3	7	1.42
Jul	2,607	23	113	1,950.0	84.8	7	14.04
Aug	2,535	21	121	1,845.6	87.9	5	2.23
Sep	2,335	19	123	1,966.2	103.5	3	0.06
Total	22,482	183	123	20,129.6	110.0	83	2,062.52

Table 24: USD-Denominated Checks Clearing through Clearing House

Date	Number of	Number of	Number of	Total	Daily Average	Returned Checks	
	Checks	days	Cleared Check	Amount	Amount	Number	Amount
	Cleared	Cleared	per Day	(In Million USD)	(In Million USD)		(In Million USD)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-19	121,353	21	5,779	4,448.5	211.8	964	87.1
Total	1,337,800	236	5,669	51,609.1	218.7	10,654	3,779.9
Dec-20	111,749	23	4,859	4,369.7	190.0	714	45.0
Total	1,200,110	240	5,000	50,220.0	209.3	8,620	8,737.8
Dec-21	104,666	23	4,551	5,002.1	217.5	672	65.5
Total	1,077,104	242	4,451	46,380.6	191.7	8,423	517.9
Dec-22	97,561	22	4,435	4,152.9	188.8	948	78.7
Total	1,105,712	251	4,405	53,853.9	214.6	8,739	1,764.0
2023							
Oct	84,135	21	4,006	3,327.6	158.5	920	55.9
Nov	80,278	19	4,225	3,245.3	170.8	935	78.6
Dec	91,040	21	4,335	4,284.5	204.0	957	58.5
Total	1,041,710	250	4,167	44,433.1	177.7	11,597	880.6
2024							
Jan	89,845	22	4,084	3,929.3	178.6	907	205.6
Feb	79,161	21	3,770	3,504.7	166.9	865	49.7
Mar	83,061	20	4,153	3,939.2	197.0	795	60.1
Apr	83,184	20	4,159	3,731.5	186.6	847	56.5
May	87,578	20	4,379	4,040.0	202.0	989	70.2
Jun	79,542	19	4,186	3,726.2	196.1	797	130.5
Jul	93,088	23	4,047	4,170.8	181.3	841	43.8
Aug	86,462	21	4,117	14,139.5	673.3	794	10,063.1
Sep	84,895	20	4,245	3,743.1	187.2	777	110.1
Oct	77,084	18	4,282	4,335.5	240.9	700	839.4
Nov	78,910	19	4,153	3,677.8	193.6	804	56.5
Dec	91,975	22	4,181	4,656.1	211.6	1,064	105.4
Total	1,014,785	245	4,142	57,593.7	235.1	10,180	11,790.8
2025							
Jan	81,361	21	3,874	4,178.7	199.0	866	65.0
Feb	76,927	20	3,846	4,075.9	203.8	649	76.8
Mar	86,349	21	4,112	4,563.7	217.3	862	104.4
Apr	79,033	19	4,160	4,134.8	217.6	603	48.2
May	83,700	19	4,405	4,281.9	225.4	764	81.3
Jun	82,864	20	4,143	4,250.2	212.5	628	47.8
Jul	90,297	23	3,926	4,604.7	200.2	591	161.6
Aug	82,952	21	3,950	4,148.2	197.5	577	50.0
Sep	78,692	19	4,142	4,333.5	228.1	494	40.2
Total	742,175	183	4,056	38,571.6	210.8	6,034	675.1

Table 25: Visitor Arrivals in Cambodia

	2025			% of Total		% Change	
	Jul	Aug	Sep	Aug	Sep	Aug/Jul	Sep/Aug
(Mode of Arrival)							
Phnom Penh International Airport	186,860	171,889	160,369	50.8	49.0	-8.0	-6.7
Kong Keng International Airport	4,932	5,546	7,057	1.6	2.2	12.4	27.2
Siem Reap International Airport	42,188	44,610	35,918	13.2	11.0	5.7	-19.5
Land	110,524	111,479	119,813	32.9	36.6	0.9	7.5
Boat	2,988	4,827	4,082	1.4	1.2	61.5	-15.4
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	347,492	338,351	327,239	100.0	100.0	-2.6	-3.3
(Arrival by Purpose of Visit)							
Tourist	237,977	220,152	193,378	65.1	59.1	-7.5	-12.2
Business and Professional	95,899	110,538	127,282	32.7	38.9	15.3	15.1
Others and not specified	13,616	7,661	6,579	2.3	2.0	-43.7	-14.1
Total	347,492	338,351	327,239	100.0	100.0	-2.6	-3.3
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	100,738	97,456	104,124	28.8	31.8	-3.3	6.8
Vietnam	95,314	93,857	97,927	27.7	29.9	-1.5	4.3
Thailand	18,298	16,137	16,364	4.8	5.0	-11.8	1.4
Indonesia	10,090	10,097	11,822	3.0	3.6	0.1	17.1
South Korea	12,714	12,812	9,195	3.8	2.8	0.8	-28.2
United States of America	13,545	8,533	8,548	2.5	2.6	-37.0	0.2
Taiwan	7,896	7,926	7,325	2.3	2.2	0.4	-7.6
Malaysia	7,406	7,173	7,219	2.1	2.2	-3.1	0.6
Australia	7,440	6,080	7,146	1.8	2.2	-18.3	17.5
Japan	7,359	10,683	6,827	3.2	2.1	45.2	-36.1
Others	66,692	67,597	50,742	20.0	15.5	1.4	-24.9
Total	347,492	338,351	327,239	100.0	100.0	-2.6	-3.3

Source: Ministry of Tourism

* Increased in times, not in percentage (%).

Table 26: Cambodia's Imports and Exports

	(In Billion KHR)						
	2025			Change in Billion KHR		Change in %	
	Jul	Aug	Sep	Aug/Jul	Sep/Aug	Aug/Jul	Sep/Aug
Imports by Commodity							
Medicine	147.0	130.0	115.1	-17.0	-14.9	-11.5	-11.4
Cigarette	109.5	150.3	101.6	40.8	-48.7	37.2	-32.4
Food and Beverage	446.9	518.1	441.8	71.1	-76.2	15.9	-14.7
Equipment Construction	619.4	499.8	446.5	-119.6	-53.4	-19.3	-10.7
Cement	2.8	4.1	6.3	1.4	2.2	50.3	52.6
Steel	288.3	341.9	273.3	53.6	-68.6	18.6	-20.1
Phones	39.1	5.1	27.4	-34.0	22.3	-87.0	439.9
T.V	4.4	2.9	4.9	-1.5	2.1	-34.7	72.2
Other Electronic Equipment	188.9	166.0	188.8	-22.9	22.8	-12.1	13.7
Garment	260.5	261.8	231.5	1.3	-30.3	0.5	-11.6
Fabric	2,037.2	1,903.6	1,726.5	-133.6	-177.1	-6.6	-9.3
Vehicle	716.5	812.6	794.7	96.0	-17.8	13.4	-2.2
Equipment of Cold	24.9	32.0	30.0	7.0	-2.0	28.2	-6.4
Gold	0.0	0.0	0.0	0.0	0.0	-	-
Oil	1,034.1	989.4	1,114.0	-44.7	124.6	-4.3	12.6
Fertilizer	132.9	97.3	84.4	-35.6	-12.9	-26.8	-13.2
Others	5,498.6	5,339.7	5,009.2	-158.9	-330.4	-2.9	-6.2
Total Imports	11,551.1	11,254.6	10,596.1	-296.5	-658.5	-2.6	-5.9
Exports by Commodity							
Garment	4,722.4	5,087.4	3,627.5	365.0	-1,459.8	7.7	-28.7
Footwear	737.1	751.4	548.4	14.4	-203.0	1.9	-27.0
Other Textile Product	1,017.4	1,082.3	790.3	64.9	-292.0	6.4	-27.0
Electrical Part	312.9	307.4	270.7	-5.5	-36.7	-1.7	-11.9
Vehicle and Bicycle Part	97.5	97.2	82.9	-0.3	-14.3	-0.3	-14.7
Bicycle	200.2	190.3	160.0	-9.9	-30.3	-5.0	-15.9
Wood Products	263.7	268.2	208.8	4.6	-59.5	1.7	-22.2
Rice	103.9	155.6	186.2	51.8	30.6	49.8	19.6
Rubber	208.8	222.4	180.1	13.6	-42.3	6.5	-19.0
Fish and Other Agricultural Products	539.0	856.1	403.8	317.1	-452.3	58.8	-52.8
Others	3,808.4	3,442.0	3,351.8	-366.3	-90.3	-9.6	-2.6
Total Exports	12,011.1	12,460.4	9,810.6	449.3	-2,649.9	3.7	-21.3

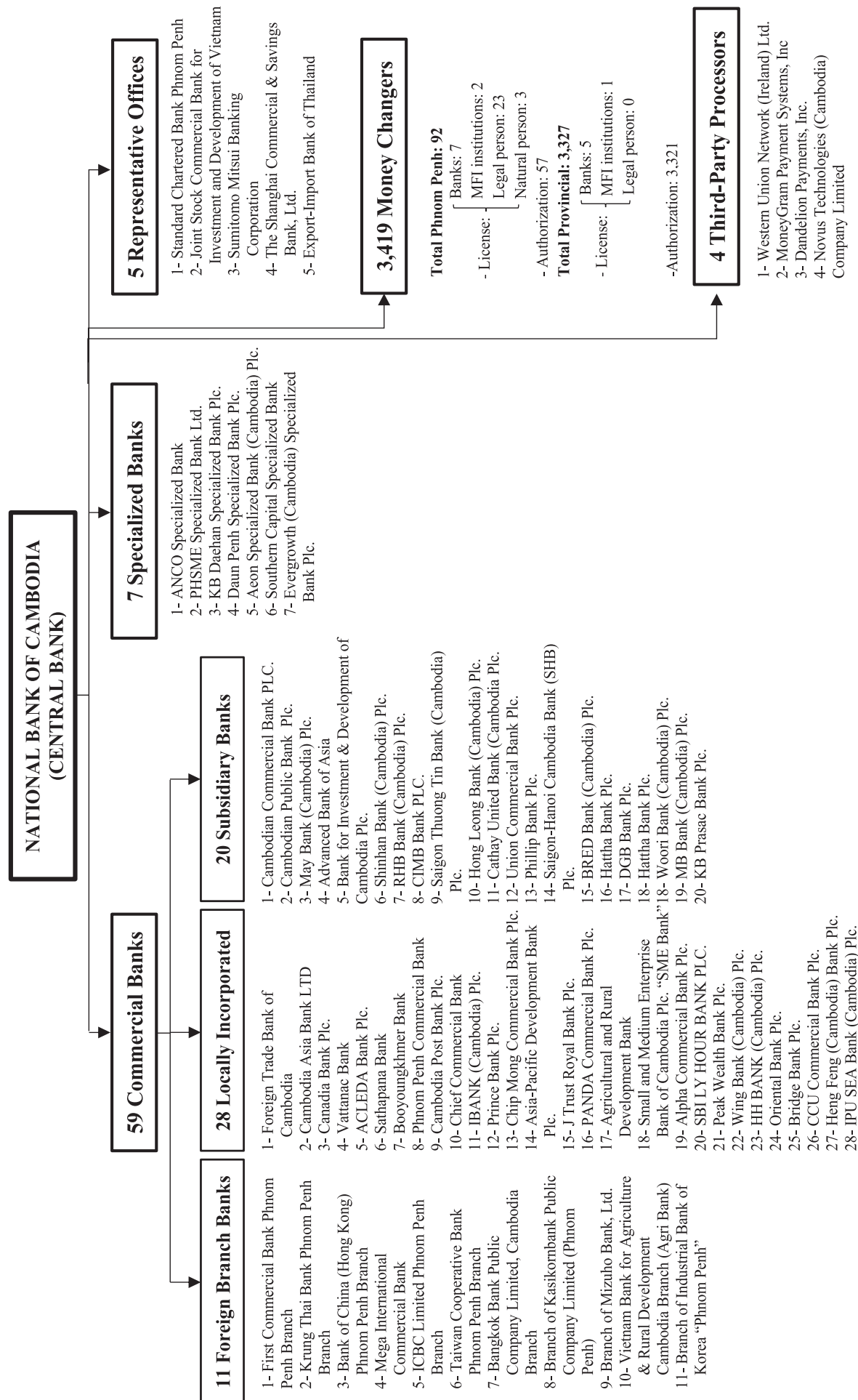
Source: General Department of Cambodia Customs and Excise

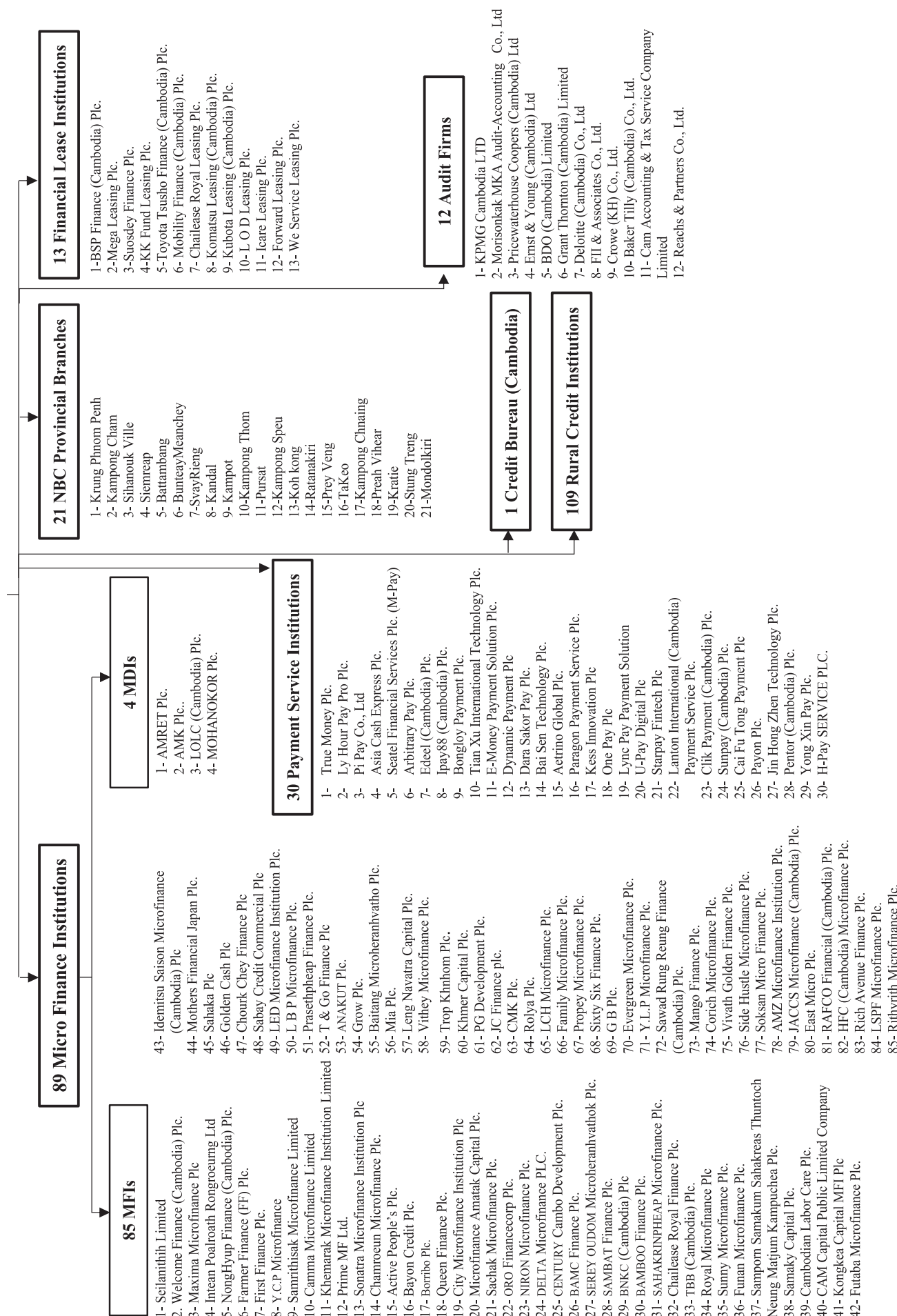
** Increased in times, not in percentage (%).*

*** Revised Data*

Table 27: THE BANKING SYSTEM IN CAMBODIA

As of 30 September 2025





Technical Notes

I. Concepts and Scope of Data

Monetary and Financial Statistics (MFS) is compiled by the Monetary and Financial Statistics division of the Statistics Department of the National Bank of Cambodia (NBC). MFS are published on a monthly basis in local currency (in KHR billion). Likewise, MFS are also published in Economic and Monetary Statistics Bulletin based on the latest *Monetary and Financial Statistics Manual and Compilation Guide (MFSMCG)*, published in 2016 by the International Monetary Fund (IMF).

MFS is a comprehensive set of data on the assets and liabilities of economic sectors, particularly financial and non-financial corporations, used by central banks to analyze money, credit, and financial stability. In the analytical surveys, **assets** are presented as financial corporations' claims on other resident institutional sectors and nonresidents, while the **liabilities** are presented by category of financial instruments in the order of their liquidity. Claims on and liabilities to nonresidents and the central government are presented on a net basis (claims minus liabilities). In MFS context, the economy is divided into several institutional sectors, including the Central Bank, Other Depository Corporations, Other Financial Corporations, Central and Local Governments, Public and Other Nonfinancial Corporations, Other Resident Sectors, and Nonresidents.

The scope of Analytical Surveys in MFS is defined according to different segments of the financial sector in Cambodia context. The Central Bank Survey (CBS) is limited to the activities of the NBC. The Other Depository Corporations (ODCs) survey covers Commercial Banks and Microfinance Deposit-Taking Institutions (MDIs), both of which accept deposits from the public. The Other Financial Corporations (OFCs) survey extends to institutions that provide financial services but do not primarily take deposits, including Specialized Banks, Insurance Companies, and non-deposit-taking Microfinance Institutions (MFIs). Together, the CBS and ODCs form the basis of the Depository Corporations (DCs) survey. Finally, the broadest coverage is provided by the Financial Corporations (FCs) survey, which encompasses both Depository Corporations (DCs) and Other Financial Corporations (OFCs), offering a complete overview of the financial sector.

The compilation of MFS faces several challenges. Occasionally, system errors arise both internally and externally, disrupting the reporting process. At times, there are imbalances between assets, liabilities, and equity, which create inconsistencies in the data. Another common issue is the incorrect classification of accounts by banking and financial institutions, which affects the accuracy of the survey results. Delays also occur due to the late submission of reports from institutions. Furthermore, when the Statistics Department identifies discrepancies, there is often no authorization to revise the Chart of Accounts (COA) directly, limiting the ability to correct errors. In addition, new staff at reporting institutions may lack adequate knowledge of compiling the COA, leading to further inaccuracies and delays.

II. Methodological Notes

According to the IMF methodology, there are 5 tables of Analytical Surveys:

1. Central Bank Survey
2. Other Depository Corporations Survey
3. Depository Corporations Survey
4. Other Financial Corporations Survey
5. Financial Corporations Survey

1. Central Bank Survey

The central bank survey, for analytical purposes, presents the NBC's claims on and liabilities to other sectors. The data source is NBC's monthly balance sheet.

Net foreign assets - claims on nonresidents less liabilities to nonresidents. Claims and liabilities are disaggregated into financial instruments in the order of their liquidity.

Claims on other depository corporations: the NBC's claims on resident ODCs that cover various types of loans.

Net claims on central government: claims on central government less liabilities.

Claims on other sectors: show the NBC's claims on all other sectors, by each sector.

For analytical purposes, the liability side of the NBC survey shows monetary base, deposits included and excluded from broad money and other liabilities by financial instruments, according to the monetary statistics classification.

Monetary base: NBC's liability that covers currency in circulation and resident commercial banks' deposits at the NBC, including required reserves and correspondent accounts, along with accrued interest. Currency in circulation comprises cash issued by the NBC – Khmer Riels (excluding cash in national currency in the NBC's vault) held by resident sectors and nonresidents. For analytical purposes, the monetary base comprises NBC's liabilities that support the expansion of broad money and credit. The monetary base is a measure of the funding base for money aggregates.

Other liabilities to other depository corporations: represent other liabilities of residents in ODCs to the NBC that are not included in monetary base. This position includes the NBC's certificates of deposits bought by resident ODCs.

Deposits included in broad money: cover deposits and accrued interest at the NBC of money-holding sectors: other financial corporations, public nonfinancial corporations, other nonfinancial corporations, and other resident sectors. Transferable deposits and other deposits are shown separately.

Other items (net): other liabilities less other assets. This position consists of unclassified assets and liabilities not included elsewhere in a survey position: nonfinancial assets, settlement accounts, etc.

2. Other Depository Corporations Survey

The other depository corporations survey covers resident commercial banks and Microfinance Deposit Taking Institutions (MDIs) sectors. The data source is the monthly reports (COA) of commercial banks and MDIs uploaded in the Supervision Reporting System (SRS) of the NBC.

Net foreign assets: claims on nonresidents less liabilities to nonresidents. Claims and liabilities are disaggregated into financial instruments in the order of their liquidity.

Claims on the central bank: represent resident ODCs' claims on the NBC, including currency, required reserves, and correspondent accounts along with accrued interest.

Net claims on central government: claims on central government less liabilities. Claims and liabilities are disaggregated into financial instruments and are ordered according to liquidity.

Claims on other sectors: show resident ODCs' claims on all other sectors, including claims on households that are unified in other resident sectors together with nonprofit institutions serving households (NPISHs).

Liabilities to central bank: resident ODCs' liabilities to the NBC. In particular, loans from the NBC along with accrued interest.

Deposits excluded from broad money: cover types of deposits and accrued interest held within the financial system that are not included in the official measurement of broad money (M2) by the NBC, which include Government Deposit, Interbank Deposit, Nonresident deposits, and Deposits that are restricted and not readily accessible.

Securities other than shares: represent resident ODCs' own debt securities bought by other financial corporations, other nonfinancial corporations and other resident sectors, along with accrued interest.

Loans: cover resident commercial banks' loans from other financial corporations, other non-financial corporations and other resident sectors, along with accrued interest.

Other items (net): other liabilities minus other assets plus consolidation adjustment. This position consists of unclassified assets and liabilities not included elsewhere in a survey position: non-financial assets, settlement accounts, provisions for loan losses, miscellaneous assets/liabilities, etc.

3. Depository Corporations Survey

The depository corporations survey consolidates the central bank survey and the other depository corporations survey. Thus, it covers the NBC and resident ODCs that together comprise depository corporation sector. For analytical purposes, this survey presents depository corporations' claims on and liabilities to other sectors. The data source is the central bank survey and the other depository corporations survey.

Net foreign assets: claims on nonresidents less liabilities to nonresidents.

Domestic claims: unify depository corporations' gross claims on resident sectors.

Broad money liabilities: broad money liabilities comprise currency outside depository corporations, transferable, other deposits, and securities other than shares, of which foreign currency (of M2).

Loans: cover depository corporations' loans from other financial corporations, other non-financial corporations and other resident sectors, along with accrued interest.

Other items (net): other liabilities minus other assets plus consolidation adjustment.

4. Other Financial Corporations Survey

The Other Financial Corporations Survey covers resident Specialized banks and Non-Deposit Taking Microfinance Institutions (MFIs) and the Insurance sectors. The data source is the monthly reports of Specialized banks uploaded in the SRS of the NBC, MFIs' data are from the Banking Supervision Directorate of the NBC, and Insurance data are from the Insurance Regulator of Cambodia (IRC) under the Ministry of Economy and Finance (MEF).

Net foreign assets: a net transaction with claims on nonresidents and liabilities to nonresidents made by other financial corporations with nonresidents.

Claims on depository corporations: cash holdings in vaults of other financial corporations; settlement accounts, deposits, and other funds placed with credit institutions, investment in shares and debt securities of credit institutions, including certificates of deposit, as well as loans to credit institutions.

Net claims on government: claims of other financial corporations on the central government, less liabilities of other financial corporations to the government.

Claims on other sectors: claims of other financial corporations on nonfinancial corporations and households.

Securities other than shares: all types of debt securities issued by other financial corporations.

Loans: loans received by other financial corporations from the general government, credit institutions, nonfinancial corporations, and households.

Insurance technical reserves: total funds accumulated by other financial corporations to fulfil obligations to resident insurance.

Shares and other equity: include authorized capital and aggregate capital contribution made by shareholders of other financial corporations, the value of shares in unit investment funds, supplementary and reserve capital, targeted funding, as well as financial results of other financial corporations and other equity of other financial corporations.

5. Financial Corporations Survey

Financial Corporations Survey consolidates the data of Depository Corporations Survey and the Other Financial Corporations Survey. The consolidation was carried out by netting all mutual claims and liabilities between depository corporations, on the one hand, and other financial corporations, on the other hand, and by summing their claims and liabilities to other economic sectors and nonresidents.

Net foreign assets: net transactions with claims on nonresidents and liabilities to nonresidents made by the NBC, credit institutions and other financial corporations in foreign currency.

Domestic claims: claims of depository corporations, other financial corporations on nonfinancial corporations and households, as well as net claims on general government.

Currency outside financial corporations: cash issued in circulation by the NBC, less cash in vaults of the NBC, ODC, and OFC.

Deposits: funds of residents of Cambodia (nonfinancial corporations and households) in settlement, current, and time deposits and other deposits with depository corporations, both included in and excluded from money supply.

Securities other than shares: bonds, savings certificates and certificates of deposit issued by credit institutions and other financial corporations.

Loans: loans extended to credit institutions and other financial corporations by non-financial corporations and to households.

Insurance technical reserves: total funds of other financial corporations to fulfil obligations to participants in pension plans and to resident insurers: non-financial organizations and households.

Shares and other equity: own funds of depository corporations and other financial corporations.

Other items (net): other liabilities and assets not included in the above-mentioned aggregates, as well as discrepancies between mutual liabilities and claims of depository corporations and other financial corporations.

III. Dissemination and Revision

The dissemination of Monetary and Financial Statistics (MFS) is carried out through multiple channels. These include publication in the *Cambodia Economic and Monetary Statistics Bulletin* (in both hard copy and soft copy on NBC website), the Cambodia Enhanced General Data Dissemination System (e-GDDS), and the IMF's Integrated Collection System (ICS). The data are also shared via email with IMF and AMRO representatives, distributed to relevant ministries, and internally disseminated within the Directorate General of Policy and International Cooperation (DGPIC). Additionally, MFS are included in the NBC semi-annual and annual reports.

The MFS are subject to revision due to the revision of data and data sources, expansion of data coverage, and revision of compilation methodologies. The adjustments are made with the aims to enhance the data quality and scope and ensure consistency with other macroeconomic statistics such as National Account Statistics (NAS), Government Financial Statistics (GFS) and Balance of Payment (BOP), and International Investment Position (IIP).

អ៊ីនធឺណិត

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: www.nbc.gov.kh គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និងទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធានដែលមាន។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេបនៃការចេញផ្សាយចុងក្រោយបង្អស់។

www.nbc.gov.kh is the National Bank of Cambodia website. The website new data and metadata are progressively being added to the database, as resources permit. This website is the best place to start for access to summary data from the latest publications.

សេវាព័ត៌មាន

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The Statistics Department staff of the National Bank of Cambodia can assist users in addressing their data requirements. The National Bank of Cambodia publications are available for sale and subscription services can be arranged. Other special data services are also available, on a user pays basis.

អាសយដ្ឋានទំនាក់ទំនង :

CONTACT DETAILS

ធនាគារជាតិនៃកម្ពុជា

NATIONAL BANK OF CAMBODIA

នាយកដ្ឋានស្ថិតិ

Statistics Department

អគារលេខ ៦៩-៧០ មហាវិថីហាណូយ (លេខ១០១៩) ភូមិបាយ៉ាប សង្កាត់ភ្នំពេញថ្មី

ខណ្ឌសែនសុខ រាជធានីភ្នំពេញ

#69-70, Hanoi Blvd. (1019), Phum Bayab, Sangkat Phnom Penh Thmei,

Khan Sen Sok, Phnom Penh

អ៊ីម៉ែល : statistics@nbc.gov.kh

E-mail : statistics@nbc.gov.kh

ទូរស័ព្ទ : (៨៥៥) ២៣ ៧២២ ៥៦៣ – ១១១៥

Telephone : (855) 23 722 563 – 1115

ទូរសារ : (៨៥៥) ២៣ ៤២៦ ១១៧

Facsimile : (855) 23 426 117



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